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SUPPLEMENT A

HOMES BUILT IN 1935 TO 1940

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In numbering the tables, the standard tables for the United States, regions, and States are designated as tables 1 and 2 for each area. For the areas within a State a distinguishing suffix letter has been added to the table numbers. Thus the tables for the first city in the State are numbered 1a and 2a, for the next area shown (a metropolitan district or the next city) they are numbered 1b and 2b, etc.

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# HOUSING

## MORTGAGES ON OWNER-OCCUPIED NONFARM HOMES BUILT IN 1935 TO 1940

### INTRODUCTION

#### GENERAL

This Supplement to the fourth series of Housing bulletins presents information on the financing of homes constructed during the period January 1, 1935, to April 1, 1940. The data were obtained in the Census of Housing taken as of April 1, 1940, as part of the Sixteenth Decennial Census of Population.

The subjects presented include, for first mortgages, amount of outstanding indebtedness, type of payment, frequency and amount of payment, interest rate, and holder of mortgage; and for mortgaged properties, value of property, estimated rental value, existence of junior mortgages, and outstanding indebtedness on first and junior mortgages. Separate figures by type of mortgage holder and by type of payment are presented for each area. These characteristics are shown for mortgages on owner-occupied 1-family nonfarm properties in structures without business and built in 1935 to 1940. It should be noted that this classification is based on the year the property was built, not on the year when the loan was made. Thus data in this report exclude all loans made prior to 1935, as well as loans made during the period 1935 to 1940 on homes that were built before 1935. Detailed statistics are presented for the United States, regions and States, and for those cities and metropolitan districts of 250,000 inhabitants or more having 750 or more owner-occupied mortgaged 1-family nonfarm properties built in 1935 to 1940.

Mortgage statistics for all owner-occupied 1- to 4-family nonfarm structures are presented in Volume IV of the Reports on Housing, entitled "Mortgages on Owner-occupied Nonfarm Homes" and comprising the fourth series of Housing bulletins for States. The United States Summary, constituting Part 1 of the volume, presents detailed data for the United States and regions, and selected data for divisions, States, cities of 50,000 inhabitants or more, and "principal" metropolitan districts, that is, those having a central city of 100,000 inhabitants or more, or a gross population of 150,000 or more. The State bulletins present detailed data for the State, for each city of 100,000 inhabitants or more, for each principal metropolitan district, and for the urban and rural-nonfarm areas of the State outside the principal metropolitan districts. Limited data are also shown for counties, urban places and rural-nonfarm parts of counties, for similar areas inside metropolitan districts, for census tracts and tracted areas, and for wards in untraced cities of 100,000 inhabitants or more.

In addition to the present Supplement to the fourth series of Housing bulletins, another Supplement, entitled "Mortgages on Nonfarm Homes Owned and Occupied by Nonwhite," covers the subjects shown in table 1 of the present Supplement, and gives figures for geographic divisions, selected States, and selected cities of 250,000 inhabitants or more.

**Related reports on housing.**—Housing statistics for small areas are given in Volume I of the Reports on Housing, entitled "Data for Small Areas" and comprising the first series of Housing bulletins. Limited tabulations of housing data, including the mortgage status of owner-occupied nonfarm homes, are presented for States, for counties, for incorporated places of 1,000 inhabitants or more, for minor civil divisions, and for metropolitan districts.

Supplements to the first series of Housing bulletins, entitled "Block Statistics," include a separate bulletin for each of the 191 cities which had 50,000 inhabitants or more in 1930. Tabulations of the type presented in the first series of State bulletins (Volume I) are shown in these supplements by blocks and summarized by census tracts or wards. More detailed statistics on subjects other than mortgages are presented for

census tracts in a series of bulletins on population and housing - one for each tracted area.

General statistics on housing are presented in Volume II of the Reports on Housing, entitled "General Characteristics" and comprising the second series of Housing bulletins for States. In this volume the more important items are shown separately for the various occupancy, tenure, and color groups. Housing data are presented for States, for counties, for rural-nonfarm and rural-farm parts of counties, for urban places, and for metropolitan districts.

Further cross classifications of housing data with monthly rent or value of home are shown in Volume III of the Reports on Housing, entitled "Characteristics by Monthly Rent or Value" and comprising the third series of Housing bulletins for States. Statistics are shown for States, for cities of 50,000 inhabitants or more, and for principal metropolitan districts.

**Arrangement of tables.**—The statistics for each area shown in this Supplement are presented in two standard tables appearing on facing pages. The tables for all areas in a State are presented on successive pages. A single alphabetical arrangement is followed in each State section; hence the tables for any given metropolitan district appear immediately after the tables for its largest central city.

In numbering the tables, the standard tables for the United States, regions, and States are designated as tables 1 and 2 for each area. For the areas within a State a distinguishing suffix letter has been added to the table numbers. Thus the tables for the first city in a State are numbered 1a and 2a, for the next area shown (a metropolitan district or the next city) they are numbered 1b and 2b, etc.

#### DEFINITIONS OF TERMS AND EXPLANATIONS

Brief definitions and explanations of the terms used in this Supplement are presented in the following paragraphs. Copies of instructions to enumerators and of the occupied-dwelling unit schedule used in enumerating the mortgage data may be found in Part 1 of Volume II of the Reports on Housing.

**Regions.**—The four regions referred to in this Supplement are groups of geographic divisions. The region designated as the Northeastern States represents the grouping of the New England and Middle Atlantic geographic divisions; the region referred to as the North Central States combines the East North Central and West North Central divisions; the South represents the total of the South Atlantic, East South Central, and West South Central divisions; and the West combines the Mountain and Pacific divisions.

**Urban and rural areas.**—The 1940 census data for population and housing are tabulated in three broad area classifications—urban, rural-nonfarm, and rural-farm. The urban area is made up in general of cities and other incorporated places of 2,500 inhabitants or more, and all territory outside these places is classified as rural. The rural area is subdivided into rural-nonfarm and rural-farm on the basis of farm residence, without regard to occupation. The statistics presented in this Supplement are restricted to properties in the urban and rural-nonfarm areas, as mortgage data were not collected for farm properties in the Housing Census.

**Metropolitan districts.**—A metropolitan district has been set up for use in the 1940 Censuses of Population and Housing in connection with each city of 50,000 or more, two or more such cities sometimes being in one district. The general plan is to include in the district, in addition to the central city or cities, all adjacent and contiguous minor civil divisions or incorporated places having a population of 150 or more per



square mile. A metropolitan district is thus not a political unit but rather an area including all the thickly settled territory in and around a city or group of cities. It tends to be a more or less integrated area with common economic, social, and, often, administrative interests.

This Supplement presents statistics for only selected metropolitan districts having 250,000 inhabitants or more. The statistics for such a metropolitan district appear with the State containing the central city (or largest central city) of the district; figures for the district as a whole are shown with that State even though parts of the district may be located in another State. A map showing the location of metropolitan districts is presented in Part 1 of Volume IV of the Reports on Housing.

**Year built.**— This refers to the calendar year in which the building was first completed, not to any later remodeling, addition, reconstruction, or conversion.

**Annual estimated rental value.**— The annual estimated rental value was obtained by multiplying by 12 the monthly rental value as estimated by the owner-occupant.

**1-family properties.**— The 1-family properties to which the statistics in this Supplement apply consist of owner-occupied mortgaged properties in which the properties covered by the mortgage contained only one dwelling unit. The properties included are predominantly 1-family detached houses, but also included are those dwelling units in attached structures which are individually owned and occupied. A dwelling unit is the living quarters occupied by or intended for occupancy by one household. A dwelling unit or property is owner-occupied if it is owned wholly or in part by the head of the household or some related member of the family living in the dwelling unit or property.

**Value of property.**— In reporting the value of a mortgaged property, the enumerators were instructed to ascertain from the occupant the estimated current market value of the identical property for which the mortgage characteristics were reported.

**First and junior mortgages.**— First mortgages, first trust deeds, and land contracts are classified as first mortgages. Any mortgage or deed of trust other than the first mortgage or first deed of trust is classified as a junior mortgage. The figures for number of properties with first mortgage only and for properties with first and junior mortgages are based on the enumerated data for the amount of outstanding indebtedness. The debt on the first mortgage and the total debt on all junior mortgages were enumerated for each property as two separate items. The enumerator was instructed to enter "none" in the space for the amount of the junior mortgage when there was no junior mortgage on the property. In many cases, however, no entry was made for the junior mortgage. It is reasonable to assume that a junior mortgage was actually outstanding in only a small proportion of such cases. In the tabulations showing the amount of outstanding indebtedness, properties having first mortgages but not reporting on junior mortgages were combined with properties having first mortgages only.

**Outstanding indebtedness.**— The amount of indebtedness reported for a mortgaged property is the present mortgage debt or unpaid balance, including unpaid principal and past-due interest. The reported debt on first mortgages relates to all mortgaged properties, including those where there was also a junior mortgage. The debt on first and junior mortgages is equal to the indebtedness on first mortgages on all properties plus the indebtedness on junior mortgages on those properties reporting junior mortgages.

The relation of the annual mortgage payment to the debt is based on the amount of outstanding indebtedness at the time of enumeration. This percentage or ratio is somewhat greater than the percentage that would have been obtained if the original amount of the mortgage had been used as the base, because the outstanding debt on an amortized loan is reduced with each payment made by the home owner. Comparisons among areas or among type of payment loans, therefore, may be affected by the extent to which the original loans have been reduced by payments made between the date of the loan (sometime during the period 1935 to 1940) and April 1, 1940. No information was obtained in the

census on either the original amount of the present mortgage or the date of the loan.

**Interest rate.**— The interest rate reported is the annual rate of interest currently charged on the first mortgage. Instructions to enumerators specified that fees and charges in addition to the regular rate of interest were not to be included.

**Holder of first mortgage.**— Mortgaged properties built in 1935 to 1940 are classified according to type of holder of the first mortgage. The relative importance of various types of holder as measured by number of mortgages and outstanding indebtedness is affected by certain errors arising from improper reporting and classification. Enumerators were instructed to report, wherever possible, the actual holder of the mortgage, as distinguished from the mortgage company or individual who, while not the current holder, may have originated the loan or acted as an agent in collecting the payments. Failure to report the actual holder in such cases tends to create an overstatement for mortgage companies and individuals, and an understatement, principally for insurance companies.

The data for mortgages held by commercial and savings banks are shown both separately and combined because it is believed that in some States where there are no mutual or stock savings banks, or where such institutions hold only a small percentage of the mortgages in the State, some mortgages held by commercial banks were erroneously reported as held by savings banks. In these States, the combined figures for commercial and savings banks may furnish a more accurate representation of mortgages held by commercial banks than the commercial bank figures alone. In the New England States and in New York, however, and in a few other States where savings banks are important agencies in the home financing field, it is believed that this error is less common.

The category designated as "building and loan association" includes cooperative banks, homestead associations, and state-chartered and Federal savings and loan associations. It is believed that the Housing Census data for mortgages on all 1- to 4-family properties are understated for building and loan associations and overstated for commercial and savings banks. These differences are indicated by comparisons of Housing Census data on outstanding indebtedness with estimates based on reports of associations and banks to State and Federal supervisory authorities. It is probable that differences of this type are also present in the data for properties built in 1935 to 1940.

Data for mortgages on properties built in 1935 to 1940 and reported as held by the Home Owners' Loan Corporation have been combined with those not reporting holder, and are shown in the column headed "Holder not reported or erroneously reported" in table 1. It was found that the count of the Housing Census for the number of mortgages held by the Home Owners' Loan Corporation, on properties built during the period 1935 to 1940, exceeded the relatively small number of loans which the Corporation has on such properties. This indicated that the type of holder for some of these mortgages was reported incorrectly.

**Type and frequency of payments.**— The basis for determining type of payments on the first mortgage was: (a) Whether or not the borrower was required to make regular periodic payments (either principal or interest or both); (b) if regular payments were required, whether or not they included an amount for reduction of principal; and (c) if regular principal payments were required, whether or not the payments also included an amount for real estate taxes. The frequency of the required payments was reported as monthly, quarterly, semiannual, annual, or other. The figures in the column headed "no principal payment required on first mortgage" in table 2, represent primarily loans reported as requiring payments which include interest only; also included are some loans reported as requiring payments of interest and taxes.

**Averages.**— The average debt and average value were obtained by adding the dollar amounts reported and dividing by the number reporting. The average interest rate was obtained by adding the interest rates reported and dividing by the number reporting.

Table 1.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE UNITED STATES: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties	721,839	668,094	140,804	193,167	122,194	70,983	48,944	52,875	140,903	91,401	58,745
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness	680,401	635,153	133,340	185,453	117,824	67,629	47,515	51,269	131,643	85,933	45,248
Under \$500	81,217	78,205	8,085	12,754	8,781	3,973	362	4,026	40,955	12,058	3,012
\$500 to \$999	53,619	50,944	11,565	10,661	6,740	3,921	409	2,181	20,689	5,439	2,675
\$1,000 to \$1,499	44,510	42,066	12,307	9,842	5,911	3,931	649	1,634	13,839	3,795	2,444
\$1,500 to \$1,999	42,304	39,662	12,766	9,746	5,744	4,002	968	1,800	10,482	3,900	2,842
\$2,000 to \$2,499	52,951	49,122	15,133	13,495	8,308	5,187	1,861	2,841	10,009	5,783	3,829
\$2,500 to \$2,999	55,963	51,554	14,291	15,892	10,303	5,589	2,509	3,941	7,682	7,239	4,409
\$3,000 to \$3,999	121,400	111,726	25,329	37,466	24,578	12,908	8,721	11,004	12,649	16,537	9,674
\$4,000 to \$4,999	102,026	94,291	16,305	34,327	21,808	12,519	9,901	10,903	7,131	15,724	7,735
\$5,000 to \$5,999	65,688	60,885	9,169	23,071	14,063	9,008	8,362	7,450	3,984	8,494	4,803
\$6,000 to \$7,499	35,576	33,015	5,425	10,385	6,804	4,181	6,341	3,344	2,431	4,299	2,561
\$7,500 to \$9,999	15,972	14,987	2,077	4,623	3,001	1,622	4,244	1,415	1,070	1,558	985
\$10,000 to \$14,999	7,450	7,039	777	2,070	1,433	637	2,386	621	554	681	411
\$15,000 to \$19,999	1,295	1,236	105	358	242	116	467	88	117	101	59
\$20,000 and over	430	421	36	143	108	35	145	21	51	25	9
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate	691,526	645,306	137,375	189,082	119,698	69,384	47,854	51,650	131,917	87,428	46,220
Under 4.0%	6,274	6,168	608	1,090	771	319	96	270	2,724	1,380	106
4.0% to 4.4%	13,297	12,981	1,114	2,597	1,731	866	981	707	5,493	2,089	316
4.4% to 4.9%	4,246	4,147	209	2,660	808	1,552	1,07	459	35	677	99
4.9% to 5.4%	103,433	67,496	6,547	24,657	16,590	7,967	9,528	9,901	2,582	14,281	35,937
5.4% to 5.9%	941	916	109	547	282	265	108	59	26	67	25
5.9% to 6.4%	194,811	190,357	25,596	69,755	45,420	24,335	21,698	19,706	22,996	30,606	4,454
6.4% to 6.9%	3,329	3,239	664	1,154	792	362	376	421	76	548	90
6.9% to 7.4%	61,475	60,034	13,334	21,911	12,973	8,938	7,577	5,508	3,329	8,375	1,441
7.4% to 7.9%	336	324	107	95	63	32	31	28	13	50	12
7.9% to 8.4%	241,016	238,049	71,792	54,306	33,172	21,134	6,796	11,779	69,938	23,438	2,967
8.4% to 8.9%	574	571	389	69	46	23	9	27	36	41	3
8.9% to 9.4%	6,544	6,335	3,672	1,037	527	510	114	380	725	407	209
9.4% to 9.9%	1,630	1,602	1,176	173	74	99	17	61	87	88	28
9.9% to 10.4%	28,792	28,536	7,339	4,955	3,373	1,582	254	1,856	11,933	2,699	255
10.4% to 10.9%	1,227	1,211	941	71	35	36	4	28	96	71	16
10.9% to 11.4%	728	717	415	78	39	39	10	34	115	65	11
11.4% to 11.9%	69	65	50	4	1	3	-	1	6	4	4
11.9% and over	22,804	22,558	3,313	3,923	2,901	1,022	148	925	11,707	2,542	246
Average interest rate (percent)	5.50	5.56	5.80	5.38	5.38	5.38	5.12	5.29	5.95	5.36	4.72
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required	656,078	610,347	136,150	179,352	114,388	65,014	46,963	50,763	110,781	86,338	45,731
Real estate taxes included in payment	288,441	260,013	44,832	98,441	66,077	32,364	19,419	32,879	13,955	50,487	28,423
Monthly	277,946	250,553	43,317	95,524	64,330	31,194	18,726	31,979	12,359	48,648	27,993
Quarterly	1,172	1,116	70	480	200	168	76	216	106	55	55
Semiannual	1,080	1,038	72	313	153	160	94	65	398	96	42
Annual	914	882	51	127	86	41	29	28	511	136	32
Other	1,094	1,043	398	76	41	35	7	64	139	359	51
Not reporting frequency of payment	6,235	5,381	924	1,921	1,267	654	395	667	332	1,142	854
Real estate taxes not included in payment	358,576	342,221	89,483	79,065	47,187	31,878	27,137	17,369	94,490	34,677	16,355
Monthly	309,877	294,772	85,144	64,665	39,888	24,827	22,486	15,151	75,954	31,372	15,105
Quarterly	12,195	11,969	373	5,445	2,408	3,037	688	2,702	544	206	206
Semiannual	16,822	16,070	452	5,238	2,613	2,670	1,643	942	6,821	929	252
Annual	9,762	9,595	213	1,754	1,165	589	220	210	6,375	823	167
Other	3,621	3,578	1,745	471	289	182	49	64	923	325	43
Not reporting frequency of payment	6,799	6,217	1,556	1,447	874	573	502	314	1,715	683	582
Not reporting tax payment requirements	9,061	8,113	1,835	1,846	1,074	772	407	515	2,336	1,174	948
No principal payments required	34,210	33,153	2,542	8,338	4,317	4,021	1,252	1,363	16,936	2,722	1,057
Monthly	11,075	10,406	1,939	2,396	1,358	1,038	478	516	3,690	1,387	669
Quarterly	4,134	4,067	82	1,859	888	1,021	237	132	1,566	191	67
Semiannual	18,226	13,046	892	3,103	1,524	1,579	410	593	7,908	740	180
Annual	4,235	4,169	63	647	405	242	74	79	3,032	274	66
Other	559	551	101	99	63	36	10	11	279	51	8
Not reporting frequency of payment	981	914	65	234	129	105	43	32	461	79	67
Not reporting principal payment requirements	15,580	8,980	1,689	2,029	1,105	924	477	460	3,091	1,234	6,600
No regular payments required	15,971	15,614	423	3,448	2,424	1,024	252	289	10,095	1,107	357
Reporting debt and value	679,826	634,613	133,144	185,355	117,766	67,589	47,483	51,258	131,517	85,876	45,213
JUNIOR MORTGAGE											
First mortgage only	198,685	187,788	37,351	55,567	39,637	15,930	16,542	18,029	34,625	25,674	10,897
First and junior mortgage	17,202	15,538	4,718	3,815	2,304	1,511	1,702	1,077	2,999	1,222	1,669
With first mortgage, not reporting on junior mort- gage	463,939	431,292	91,055	125,973	75,825	50,148	29,239	32,152	93,893	58,980	32,647
RELATION OF DEBT TO VALUE											
Value of property (thousands)	3,411,870	3,184,244	623,115	1,047,012	663,023	383,989	414,487	280,601	416,009	403,020	227,626
Average value (dollars)	5,019	5,018	4,681	5,649	5,630	5,681	8,729	5,474	3,163	4,693	5,035
Debt on first and junior mortgages (thousands)	2,124,244	1,971,661	385,610	650,818	413,816	237,002	248,371	191,729	224,979	270,154	152,583
Percent of value of property	62.3	61.9	61.9	62.2	62.4	61.7	59.9	68.3	54.1	67.0	67.0
Average debt (dollars)	3,125	3,107	2,897	3,511	3,514	3,507	5,231	3,740	1,711	3,145	3,375
Debt on first mortgage (thousands)	2,107,860	1,956,369	381,731	647,124	411,516	235,608	245,992	190,504	222,000	269,017	150,991
Percent of value of property	61.8	61.4	61.3	61.8	62.1	61.4	59.3	67.9	53.4	66.3	66.3
Average debt (dollars)	3,100	3,083	2,867	3,491	3,494	3,486	5,181	3,717	1,688	3,133	3,340

Table 2.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE UNITED STATES: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent	589,405	560,228	251,725	302,685	5,868	29,177
Total first mortgage outstanding debt (dollars)	1,853,567,300	1,773,891,500	995,060,400	765,713,800	13,117,300	79,675,800
Total annual mortgage payment (dollars)	285,785,613	230,862,993	120,811,831	108,111,106	1,940,056	4,872,620
Average first mortgage outstanding debt (dollars)	3,145	3,166	3,953	2,580	2,235	2,731
Average value of property (dollars)	5,044	5,021	5,578	4,580	3,905	5,490
Average annual estimated rental value (dollars)	528	527	594	473	417	550
Average annual mortgage payment (dollars)	400	412	480	357	381	167
Percent which annual mortgage payment represents of—						
First mortgage debt	12.7	13.0	12.1	14.1	14.8	6.1
Value of property	7.9	8.2	8.6	7.8	8.5	3.0
Estimated annual rental value	75.8	78.2	80.7	75.6	79.3	30.4
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	538,353	528,908	249,548	274,117	5,243	9,445
Average first mortgage outstanding debt (dollars)	3,157	3,170	3,961	2,469	2,201	2,459
Average value of property (dollars)	4,913	4,925	5,573	4,357	3,713	4,287
Average annual estimated rental value (dollars)	518	520	594	454	401	448
Average annual mortgage payment (dollars)	411	414	481	356	334	194
Percent which annual mortgage payment represents of—						
First mortgage debt	13.0	13.1	12.1	14.4	15.2	7.9
Value of property	8.4	8.4	8.6	8.2	9.0	4.5
Estimated annual rental value	79.2	79.8	80.9	78.4	83.4	43.4
Monthly mortgage payment—						
Under \$10	30,598	26,664	3,313	22,813	533	3,924
\$10 to \$14	39,387	33,030	4,250	33,070	710	1,337
\$15 to \$19	39,153	33,028	7,464	29,326	638	1,125
\$20 to \$24	52,792	51,928	17,214	34,070	644	864
\$25 to \$29	70,186	69,515	30,757	38,049	709	671
\$30 to \$39	125,043	124,246	77,845	55,450	951	797
\$40 to \$49	82,812	82,464	56,025	25,972	467	348
\$50 to \$59	43,583	43,395	26,869	16,236	293	125
\$60 to \$74	25,892	25,802	16,218	9,442	142	90
\$75 to \$99	11,827	11,788	6,519	5,175	94	39
\$100 and over	7,090	7,045	3,074	3,909	62	45
Average monthly mortgage payment (dollars)	34.22	34.54	40.07	29.64	27.87	16.17
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	51,052	31,320	2,177	28,513	625	19,732
Average first mortgage outstanding debt (dollars)	3,012	3,106	3,075	3,122	2,523	2,851
Average value of property (dollars)	6,423	6,643	6,076	6,717	5,311	6,066
Average annual estimated rental value (dollars)	629	643	611	653	548	599
Average annual mortgage payment (dollars)	237	371	377	373	298	154
Percent which annual mortgage payment represents of—						
First mortgage debt	9.5	12.0	12.3	11.9	11.8	5.4
Value of property	4.5	5.6	6.2	5.5	5.4	2.5
Estimated annual rental value	45.7	57.3	61.7	57.1	54.4	25.7

Table 1.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE NORTHEASTERN STATES: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan association	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties.....	139,903	129,333	20,718	52,855	23,227	29,628	10,126	7,544	21,866	16,229	10,570
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness.....	132,516	123,560	19,768	50,603	22,301	28,302	9,724	7,283	20,813	15,349	8,956
Under \$500.....	5,605	5,414	438	1,456	737	719	19	100	2,858	543	191
\$500 to \$999.....	5,634	5,432	815	1,755	819	936	24	85	2,514	439	202
\$1,000 to \$1,499.....	6,283	5,999	1,156	2,058	904	1,164	52	76	2,215	422	289
\$1,500 to \$1,999.....	5,985	5,713	1,299	1,985	824	1,161	62	98	1,807	462	272
\$2,000 to \$2,499.....	8,490	8,064	1,661	2,947	1,201	1,746	184	167	2,112	793	456
\$2,500 to \$2,999.....	8,764	8,207	1,827	3,239	1,256	1,983	235	259	1,641	1,005	557
\$3,000 to \$3,999.....	24,341	22,548	4,406	9,557	3,988	5,569	1,300	1,197	3,240	2,048	1,793
\$4,000 to \$4,999.....	26,952	24,816	3,981	11,363	5,060	6,303	2,009	2,107	2,038	3,718	2,136
\$5,000 to \$5,999.....	20,948	19,326	2,810	9,197	4,156	5,041	1,787	1,845	1,244	2,943	1,622
\$6,000 to \$7,499.....	11,254	10,361	1,859	4,322	1,958	2,364	1,676	811	729	1,464	893
\$7,500 to \$9,999.....	4,993	4,603	491	1,730	863	867	1,250	332	325	475	390
\$10,000 to \$14,999.....	2,568	2,406	191	781	419	362	841	179	222	182	162
\$15,000 to \$19,999.....	505	484	31	151	80	71	204	23	44	31	21
\$20,000 and over.....	189	187	13	52	36	16	80	4	24	14	2
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate.....	133,812	124,815	20,077	51,435	22,518	28,917	9,776	7,313	20,640	15,574	8,997
Under 4.0%.....	1,949	1,330	86	181	95	86	18	45	633	366	19
4.0%.....	2,432	2,384	121	476	209	267	137	58	1,318	274	108
4.1% to 4.4%.....	3,821	3,307	172	2,558	722	1,836	156	418	15	595	84
4.5%.....	18,628	11,976	742	5,656	2,674	2,982	1,636	1,245	561	2,155	6,652
4.6% to 4.9%.....	438	426	24	314	210	210	28	26	10	24	12
5.0%.....	49,212	48,080	5,697	21,351	9,049	12,302	5,137	3,151	6,526	6,228	1,132
5.1% to 5.4%.....	745	727	98	370	208	162	79	47	21	112	18
5.5%.....	20,067	19,559	4,048	8,969	3,775	5,193	1,824	1,094	1,137	2,537	408
5.6% to 5.9%.....	52	49	11	17	8	9	5	6	3	7	3
6.0%.....	36,519	35,969	8,979	11,454	5,616	5,838	864	1,205	10,272	3,195	550
6.1% to 6.4%.....	16	15	2	8	5	3	-	-	1	4	1
6.5%.....	109	104	27	36	17	19	6	7	12	16	5
6.6% to 6.9%.....	9	9	2	3	1	2	-	1	1	2	-
7.0%.....	105	102	32	20	10	10	2	2	29	17	3
7.1% to 7.4%.....	-	-	-	-	-	-	-	-	-	-	-
7.5%.....	6	6	-	2	1	1	2	-	1	1	-
7.6% to 7.9%.....	1	1	-	1	1	-	-	-	-	-	-
8.0% and over.....	173	171	36	49	22	27	3	7	47	29	2
Average interest rate..... (percent).....	5.23	5.27	5.52	5.21	5.24	5.18	5.08	5.10	5.39	5.14	4.69
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required.....	119,133	110,432	19,839	46,808	20,793	26,015	9,452	7,116	12,112	15,105	8,701
Real estate taxes included in payment.....	63,404	57,022	7,796	27,500	13,211	14,289	3,428	5,464	1,714	11,130	6,382
Monthly.....	60,340	54,213	7,497	26,451	12,832	13,619	3,270	5,249	1,382	10,364	6,127
Quarterly.....	555	529	27	304	89	215	43	23	89	43	26
Semiannual.....	382	368	10	164	57	107	20	8	123	43	14
Annual.....	95	95	5	21	5	16	2	2	48	17	1
Other.....	564	556	109	38	11	27	1	51	35	322	8
Not reporting frequency of payment.....	1,467	1,261	148	522	217	305	92	131	37	331	206
Real estate taxes not included in payment.....	54,092	51,939	11,764	18,795	7,387	11,408	5,872	1,581	10,086	3,841	2,153
Monthly.....	38,284	36,405	10,967	11,423	4,753	6,670	4,629	1,159	5,141	3,056	1,829
Quarterly.....	6,164	6,064	144	3,606	1,188	2,418	712	238	1,125	239	100
Semiannual.....	6,525	6,437	95	3,020	1,108	1,912	355	137	2,567	262	88
Annual.....	1,340	1,320	16	291	139	152	27	4	904	78	20
Other.....	718	708	326	125	52	78	10	6	151	90	10
Not reporting frequency of payment.....	1,111	1,005	216	330	147	183	138	37	198	86	106
Not reporting tax payment requirements.....	1,637	1,471	279	513	195	318	152	71	312	144	166
No principal payments required.....	14,033	13,645	568	4,525	1,723	2,802	501	345	6,971	735	388
Monthly.....	2,688	2,496	423	802	338	464	152	118	720	281	192
Quarterly.....	2,625	2,578	40	1,352	455	897	142	62	884	98	47
Semiannual.....	7,122	7,017	76	2,072	806	1,266	158	148	239	274	105
Annual.....	1,109	1,089	7	155	67	88	24	8	853	42	20
Other.....	123	121	7	23	13	10	3	1	71	16	2
Not reporting frequency of payment.....	366	344	15	121	44	77	22	8	154	24	22
Not reporting principal payment requirements.....	3,297	1,894	249	657	262	405	133	60	618	167	1,403
No regular payments required.....	3,440	3,362	57	855	449	406	40	23	2,165	222	78
Reporting debt and value.....	132,323	123,377	19,734	50,556	22,279	28,277	9,709	7,281	20,768	15,329	8,946
JUNIOR MORTGAGE											
First mortgage only.....	17,047	16,222	2,513	6,735	3,261	3,474	1,293	957	2,841	1,883	825
First and junior mortgage.....	3,320	3,025	610	1,057	403	654	298	92	752	206	295
With first mortgage, not reporting on junior mort- gage.....	111,956	104,130	16,611	42,764	18,615	24,149	8,118	6,232	17,165	13,240	7,826
RELATION OF DEBT TO VALUE											
Value of property..... (dollars).....	841,089,100	785,015,700	114,696,800	326,480,300	146,712,400	179,717,900	100,199,400	50,076,300	100,421,100	93,191,800	56,073,400
Average value..... (dollars).....	6,356	6,363	5,812	6,457	6,585	6,356	10,320	6,878	4,835	6,079	6,268
Debt on first and junior mortgages..... (dollars).....	530,138,100	491,576,100	71,420,200	207,484,300	93,424,500	114,059,800	60,166,300	34,988,400	53,628,900	63,888,000	38,557,000
Percent of value of property.....	63.0	62.6	62.3	63.5	63.7	63.5	60.0	69.9	53.4	68.6	68.8
Average debt..... (dollars).....	4,006	3,984	3,619	4,104	4,193	4,034	6,197	4,805	2,582	4,168	4,310
Debt on first mortgage..... (dollars).....	526,540,300	488,311,900	70,831,300	206,359,500	92,937,700	113,421,800	59,771,300	34,879,300	52,758,500	63,662,000	38,228,400
Percent of value of property.....	62.6	62.2	61.8	63.2	63.3	63.1	59.7	69.7	52.5	68.3	68.2
Average debt..... (dollars).....	3,979	3,958	3,592	4,082	4,172	4,011	6,156	4,790	2,540	4,153	4,273

Table 2.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE NORTHEASTERN STATES: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	108,549	96,329	52,205	43,148	976	12,220
Total first mortgage outstanding debt..... (dollars)	437,557,000	398,077,000	287,493,800	156,965,600	3,617,600	39,480,000*
Total annual mortgage payment..... (dollars)	50,418,248	48,154,529	29,078,095	18,552,091	424,343	2,263,714
Average first mortgage outstanding debt..... (dollars)	4,031	4,132	4,549	3,588	3,707	3,231
Average value of property..... (dollars)	6,366	6,353	6,262	6,458	6,572	6,464
Average annual estimated rental value..... (dollars)	669	671	681	660	679	649
Average annual mortgage payment..... (dollars)	464	500	557	432	435	185
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.5	12.1	12.2	11.9	11.7	5.7
Value of property.....	7.3	7.9	8.9	6.7	6.6	2.9
Estimated annual rental value.....	69.4	74.4	81.8	65.5	64.0	28.6
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	87,159	84,863	51,531	32,593	739	2,296
Average first mortgage outstanding debt..... (dollars)	4,179	4,197	4,560	3,635	3,722	3,526
Average value of property..... (dollars)	6,214	6,221	6,255	6,168	6,155	5,956
Average annual estimated rental value..... (dollars)	663	664	681	638	650	619
Average annual mortgage payment..... (dollars)	510	517	559	451	463	255
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.2	12.3	12.3	12.4	12.4	7.2
Value of property.....	8.2	8.3	8.9	7.3	7.5	4.3
Estimated annual rental value.....	77.0	77.9	82.2	70.7	71.3	41.3
Monthly mortgage payment—						
Under \$10.....	1,915	1,349	138	1,189	22	566
\$10 to \$14.....	2,972	2,602	260	2,286	56	370
\$15 to \$19.....	3,556	3,170	466	2,646	58	386
\$20 to \$24.....	5,176	4,894	1,097	3,729	68	282
\$25 to \$29.....	7,347	7,157	2,625	4,450	82	190
\$30 to \$39.....	22,047	21,809	14,262	7,401	146	238
\$40 to \$49.....	21,221	21,107	16,434	4,556	117	114
\$50 to \$59.....	11,182	11,115	8,346	2,686	68	67
\$60 to \$74.....	7,102	7,059	5,199	1,807	53	43
\$75 to \$99.....	3,006	2,986	1,872	1,082	32	20
\$100 and over.....	1,635	1,615	832	761	22	20
Average monthly mortgage payment..... (dollars)	42.50	43.08	46.62	37.57	38.59	21.28
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	21,390	11,466	674	10,555	237	9,924
Average first mortgage outstanding debt..... (dollars)	3,426	3,654	3,747	3,648	3,659	3,162
Average value of property..... (dollars)	6,985	7,333	6,837	7,353	7,275	6,582
Average annual estimated rental value..... (dollars)	694	728	704	728	771	656
Average annual mortgage payment..... (dollars)	279	374	366	375	346	169
Percent which annual mortgage payment represents of—						
First mortgage debt.....	8.1	10.2	9.8	10.3	9.5	5.3
Value of property.....	4.0	5.1	5.4	5.1	4.4	2.6
Estimated annual rental value.....	40.2	51.4	51.9	51.5	44.9	25.8

Table 1.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE NORTH CENTRAL STATES: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings - bank					
1-family mortgaged properties.....	195,215	181,242	40,792	42,884	24,586	18,348	14,000	17,020	41,854	24,692	13,973
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness.....	185,175	173,165	38,725	41,297	23,708	17,589	13,761	16,689	39,336	23,357	12,010
Under \$500.....	28,258	22,530	2,401	3,559	2,154	1,405	80	1,328	11,143	4,019	738
\$500 to \$999.....	15,077	14,444	3,239	2,830	1,511	1,319	93	775	5,905	1,702	638
\$1,000 to \$1,499.....	12,258	11,701	3,360	2,468	1,316	1,152	138	500	4,280	1,005	557
\$1,500 to \$1,999.....	11,359	10,732	3,435	2,383	1,209	1,124	193	470	3,326	975	627
\$2,000 to \$2,499.....	12,888	12,041	3,955	2,798	1,501	1,297	340	605	3,143	1,200	847
\$2,500 to \$2,999.....	12,558	11,606	3,757	2,789	1,513	1,276	461	635	2,529	1,435	952
\$3,000 to \$3,999.....	29,242	26,740	7,061	6,831	3,894	2,937	1,941	2,855	4,126	3,926	2,502
\$4,000 to \$4,999.....	29,350	26,904	5,316	7,709	4,554	3,155	3,162	4,272	2,463	3,982	2,446
\$5,000 to \$5,999.....	20,705	19,208	3,313	5,558	3,323	2,235	3,025	3,162	1,293	2,857	1,497
\$6,000 to \$7,499.....	10,827	10,037	1,864	2,650	1,596	1,064	2,111	1,291	748	1,388	770
\$7,500 to \$9,999.....	4,857	4,567	739	1,154	714	440	1,302	501	314	557	290
\$10,000 to \$14,999.....	2,296	2,167	248	489	337	152	736	256	166	272	129
\$15,000 to \$19,999.....	384	365	31	58	63	25	137	33	39	37	19
\$20,000 and over.....	106	103	6	31	23	8	42	6	11	7	3
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate.....	187,558	175,473	39,916	42,064	24,108	17,976	13,774	16,729	39,299	23,671	12,085
Under 4.0%.....	2,405	2,380	310	316	212	104	38	90	1,200	425	25
4.0%.....	5,438	5,368	376	992	637	355	512	308	2,549	626	75
4.1% to 4.4%.....	156	152	19	35	26	9	39	13	11	35	4
4.5%.....	35,770	25,648	2,409	8,062	5,120	2,942	4,479	4,328	1,303	5,067	10,122
4.6% to 4.9%.....	159	157	36	29	18	11	48	15	13	16	2
5.0%.....	58,195	52,244	8,691	14,941	8,590	5,751	5,805	6,452	9,214	7,741	951
5.1% to 5.4%.....	622	610	129	152	103	49	90	80	23	136	12
5.5%.....	13,105	12,858	4,073	3,312	1,769	1,548	1,499	1,490	945	1,539	247
5.6% to 5.9%.....	73	69	41	7	4	3	7	4	3	7	4
6.0%.....	68,037	67,490	20,842	12,998	6,543	6,455	1,207	3,579	21,582	7,282	547
6.1% to 6.4%.....	96	95	67	9	4	5	1	5	6	7	1
6.5%.....	863	852	498	128	60	68	14	35	112	65	11
6.6% to 6.9%.....	193	192	143	29	16	13	1	3	6	10	1
7.0%.....	4,820	4,770	1,596	1,032	527	505	20	158	1,571	393	50
7.1% to 7.4%.....	128	125	107	5	1	4	1	-	5	7	3
7.5%.....	88	81	45	8	7	1	1	4	15	8	2
7.6% to 7.9%.....	10	9	7	-	-	-	-	-	1	1	1
8.0% and over.....	2,405	2,378	527	629	471	158	12	165	740	305	27
Average interest rate..... (percent).....	5.35	5.40	5.63	5.32	5.27	5.33	4.95	5.17	5.56	5.26	4.64
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required.....	176,795	164,788	39,385	39,793	22,590	17,203	13,540	16,280	32,654	23,136	12,007
Real estate taxes included in payment.....	69,884	62,413	11,190	19,363	11,570	7,793	5,785	10,321	3,422	12,332	7,471
Monthly.....	67,873	60,618	10,907	18,880	11,292	7,588	5,594	10,127	3,076	12,034	7,255
Quarterly.....	200	190	12	70	38	32	48	20	28	12	10
Semiannual.....	321	307	27	82	51	31	29	30	118	21	14
Annual.....	170	167	11	26	19	7	6	7	106	11	3
Other.....	83	80	32	10	7	3	2	3	24	9	3
Not reporting frequency of payment.....	1,237	1,051	201	295	163	132	106	134	70	245	126
Real estate taxes not included in payment.....	104,726	100,380	27,723	19,988	10,792	9,196	7,669	5,762	28,742	10,496	4,346
Monthly.....	90,918	86,964	26,265	16,370	8,865	8,005	5,965	4,872	23,382	9,310	4,054
Quarterly.....	2,474	2,435	97	769	289	289	770	211	494	107	36
Semiannual.....	5,721	5,651	222	1,399	875	524	728	500	2,456	336	70
Annual.....	2,662	2,630	71	537	328	209	75	74	1,638	235	32
Other.....	1,229	1,221	653	108	78	30	21	23	295	131	8
Not reporting frequency of payment.....	1,722	1,576	415	305	166	139	110	82	437	177	146
Not reporting tax payment requirements.....	2,185	1,995	472	442	228	214	86	197	490	308	190
No principal payments required.....	8,524	8,309	749	1,441	875	566	245	499	4,616	759	215
Monthly.....	2,431	2,346	514	463	229	234	85	151	831	252	135
Quarterly.....	238	236	7	73	46	27	19	16	107	14	2
Semiannual.....	4,000	3,954	148	623	417	206	104	232	2,462	335	46
Annual.....	1,371	1,356	29	228	152	76	25	33	920	121	15
Other.....	196	193	39	24	14	10	3	3	103	21	3
Not reporting frequency of payment.....	238	224	12	30	17	13	9	14	143	16	14
Not reporting principal payment requirements.....	4,105	2,455	460	503	255	248	102	124	899	357	1,650
No regular payments required.....	5,791	5,690	198	1,147	816	331	113	117	3,685	430	101
Reporting debt and value.....	185,062	173,060	38,690	41,279	23,699	17,580	13,754	16,685	39,307	23,345	12,002
JUNIOR MORTGAGE											
First mortgage only.....	74,313	69,890	13,198	17,958	10,734	7,224	7,003	8,335	13,430	9,966	4,423
First and junior mortgage.....	2,408	2,183	600	391	232	159	181	182	594	235	225
With first mortgage, not reporting on junior mor- tgage.....	108,341	100,987	24,892	22,930	12,733	10,197	6,570	8,168	25,283	13,144	7,354
RELATION OF DEBT TO VALUE											
Value of property..... (dollars).....	970,031,900	905,673,300	191,574,900	241,340,900	142,428,300	98,912,600	129,105,400	98,928,800	131,323,200	113,400,100	64,358,600
Average value..... (dollars).....	5,242	5,233	4,952	5,847	6,010	5,626	5,987	5,929	5,341	4,858	5,362
Debt on first and junior mortgages..... (dollars).....	589,727,600	546,883,100	116,499,900	143,201,000	84,434,700	58,766,300	75,303,800	66,659,200	70,940,200	74,279,000	42,844,500
Percent of value of property.....	60.8	60.4	60.8	59.3	59.3	59.4	58.3	67.4	54.0	65.5	66.6
Average debt..... (dollars).....	3,187	3,160	3,011	3,469	3,563	3,343	5,475	3,995	1,905	3,132	3,570
Debt on first mortgage..... (dollars).....	587,621,500	544,956,300	116,044,900	142,810,700	84,186,100	58,624,600	75,056,100	66,474,500	70,463,800	74,116,800	42,655,200
Percent of value of property.....	60.6	60.2	60.6	59.2	59.1	59.3	58.1	67.2	53.7	65.4	66.3
Average debt..... (dollars).....	3,175	3,149	2,999	3,460	3,552	3,335	5,457	3,984	1,793	3,175	3,554

Table 2.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE NORTH CENTRAL STATES: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Net reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	160,868	153,516	68,019	89,058	1,444	7,352
Total first mortgage outstanding debt..... (dollars).....	516,814,400	497,781,100	272,397,000	222,445,900	2,938,200	19,033,300
Total annual mortgage payment..... (dollars).....	65,071,611	68,921,943	32,386,385	31,060,093	475,465	1,149,668
Average first mortgage outstanding debt..... (dollars).....	3,213	3,243	4,322	2,498	2,085	2,589
Average value of property..... (dollars).....	5,267	5,263	6,122	4,682	3,664	5,347
Average annual estimated rental value..... (dollars).....	524	525	619	461	395	507
Average annual mortgage payment..... (dollars).....	405	416	514	349	329	155
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.6	12.6	11.9	14.0	16.2	6.0
Value of property.....	7.7	7.9	8.4	7.4	9.0	2.9
Estimated annual rental value.....	77.2	79.3	83.1	75.7	82.7	30.8
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	146,685	144,556	62,501	80,745	1,310	2,129
Average first mortgage outstanding debt..... (dollars).....	3,218	3,229	4,328	2,399	1,995	2,441
Average value of property..... (dollars).....	5,097	5,109	6,109	4,862	3,448	4,263
Average annual estimated rental value..... (dollars).....	511	513	618	434	382	419
Average annual mortgage payment..... (dollars).....	414	418	515	344	329	201
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.9	12.9	11.9	14.3	16.5	8.2
Value of property.....	8.1	8.2	8.4	7.9	9.5	4.7
Estimated annual rental value.....	81.0	81.4	83.3	79.3	86.2	48.0
Monthly mortgage payment—						
Under \$10.....	9,678	8,808	774	7,875	159	870
\$10 to \$14.....	10,735	10,419	950	9,315	153	816
\$15 to \$19.....	10,480	10,238	1,339	8,758	141	242
\$20 to \$24.....	12,871	12,699	2,751	9,781	167	172
\$25 to \$29.....	16,693	16,532	5,478	10,862	192	161
\$30 to \$39.....	34,054	33,868	18,021	15,605	242	186
\$40 to \$49.....	25,031	24,944	15,742	8,078	124	87
\$50 to \$59.....	13,048	12,998	7,980	4,954	64	50
\$60 to \$74.....	7,996	7,967	5,143	2,792	32	29
\$75 to \$99.....	3,810	3,803	2,288	1,493	22	7
\$100 and over.....	2,289	2,280	1,085	1,221	14	9
Average monthly mortgage payment..... (dollars).....	34.53	34.79	42.88	28.66	27.43	16.74
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	14,183	8,960	518	8,308	134	5,223
Average first mortgage outstanding debt..... (dollars).....	3,152	3,461	3,682	3,464	2,422	2,649
Average value of property..... (dollars).....	7,029	7,751	7,680	7,791	5,778	5,790
Average annual estimated rental value..... (dollars).....	555	720	712	723	557	543
Average annual mortgage payment..... (dollars).....	302	398	440	397	330	138
Percent which annual mortgage payment represents of—						
First mortgage debt.....	9.6	11.5	11.9	11.4	13.6	5.2
Value of property.....	4.3	5.1	5.8	5.1	5.7	2.4
Estimated annual rental value.....	46.2	55.3	61.8	54.9	59.3	25.4

Table 1.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE SOUTH: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties.....	210,927	193,652	53,135	30,769	21,115	9,654	18,623	19,782	41,691	29,712	17,275
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness.....	194,111	180,326	49,509	28,720	19,808	8,912	17,949	18,913	37,888	27,347	13,785
Under \$500.....	30,274	28,970	3,906	3,807	2,729	1,078	174	1,263	15,149	4,671	1,904
\$500 to \$999.....	19,161	18,089	5,854	2,693	1,805	887	223	686	6,486	2,097	1,122
\$1,000 to \$1,499.....	15,632	14,610	5,853	2,252	1,443	809	337	580	3,942	1,646	1,022
\$1,500 to \$1,999.....	14,232	13,192	5,383	2,072	1,314	758	556	782	2,743	1,556	1,040
\$2,000 to \$2,499.....	16,434	14,995	5,374	2,388	1,536	852	1,030	1,499	2,328	2,376	1,439
\$2,500 to \$2,999.....	16,657	15,103	4,719	2,430	1,638	792	1,298	2,260	1,558	2,838	1,554
\$3,000 to \$3,999.....	32,265	29,436	8,115	4,644	3,130	1,514	3,879	5,126	2,410	5,262	2,829
\$4,000 to \$4,999.....	21,511	19,839	4,981	3,451	2,429	1,022	3,418	3,233	1,287	3,469	1,672
\$5,000 to \$5,999.....	13,198	12,227	2,623	2,240	1,659	581	2,719	1,921	901	1,223	971
\$6,000 to \$7,499.....	8,632	8,070	1,713	1,541	1,179	362	2,217	965	627	1,007	562
\$7,500 to \$9,999.....	4,102	3,924	666	775	605	170	1,357	438	316	372	178
\$10,000 to \$14,999.....	1,676	1,600	276	350	280	70	685	127	105	107	76
\$15,000 to \$19,999.....	250	238	34	44	35	9	88	25	27	20	12
\$20,000 and over.....	87	63	12	33	25	8	18	8	9	3	4
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate.....	199,939	185,375	51,594	29,767	20,461	9,306	18,200	19,191	38,507	26,126	14,564
Under 4.0%.....	1,149	1,107	153	173	127	46	27	39	400	255	42
4.0%.....	3,131	3,050	506	504	377	127	221	254	892	673	81
4.1% to 4.4%.....	103	97	13	16	14	2	21	22	4	21	6
4.5%.....	27,943	16,822	2,559	2,768	2,071	697	2,777	3,398	494	4,626	11,321
4.6% to 4.9%.....	122	121	44	14	10	4	30	14	3	16	1
5.0%.....	46,285	45,077	8,233	8,352	6,226	2,126	8,093	7,905	4,082	8,412	1,208
5.1% to 5.4%.....	1,259	1,218	354	221	121	100	170	254	20	199	41
5.5%.....	15,201	14,756	3,664	2,600	1,745	855	3,054	2,175	737	2,526	445
5.6% to 5.9%.....	87	85	33	16	5	11	8	12	1	15	2
6.0%.....	77,264	75,122	29,002	11,980	7,693	4,287	3,421	3,716	19,753	8,250	1,142
6.1% to 6.4%.....	85	84	42	5	3	7	7	10	8	12	1
6.5%.....	1,634	1,609	895	194	85	109	60	125	194	141	25
6.6% to 6.9%.....	258	254	175	17	3	14	12	22	4	24	4
7.0%.....	8,520	8,452	2,972	645	352	293	178	565	3,084	1,074	68
7.1% to 7.4%.....	466	461	328	23	8	20	3	16	33	53	5
7.5%.....	443	437	271	35	10	26	7	25	50	48	6
7.6% to 7.9%.....	47	44	36	2	-	2	-	1	2	3	3
8.0% and over.....	15,942	15,779	2,314	2,196	1,611	585	117	578	8,806	1,768	163
Average interest rate.....(percent).....	5.71	5.79	5.88	5.68	5.65	5.75	5.23	5.32	6.43	5.53	4.75
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required.....	193,002	178,590	51,146	27,594	18,851	8,743	17,928	19,032	34,970	27,920	14,412
Real estate taxes included in payment.....	82,322	73,985	18,701	11,975	8,495	3,480	8,203	13,373	5,805	15,928	8,337
Monthly.....	78,671	70,722	17,921	11,438	8,127	3,311	7,899	12,957	5,099	15,398	7,949
Quarterly.....	307	236	25	77	47	30	73	17	66	37	11
Semiannual.....	318	306	30	61	40	21	45	25	120	25	12
Annual.....	488	465	30	64	52	12	19	15	286	51	23
Other.....	422	383	254	23	18	5	4	8	68	26	39
Not reporting frequency of payment.....	2,116	1,813	440	312	211	101	163	341	166	391	303
Real estate taxes not included in payment.....	107,166	101,508	31,574	15,189	10,051	5,138	9,587	5,487	28,162	11,509	5,658
Monthly.....	93,506	88,256	29,850	12,330	8,038	4,292	8,118	4,900	22,580	10,478	5,250
Quarterly.....	2,555	2,510	95	886	604	282	663	112	615	139	45
Semiannual.....	3,080	3,009	107	717	524	193	508	239	1,199	239	71
Annual.....	4,296	4,208	106	722	533	189	104	97	2,860	319	88
Other.....	1,494	1,473	763	205	137	68	17	27	372	89	21
Not reporting frequency of payment.....	2,235	2,052	653	329	215	114	177	112	536	245	183
Not reporting tax payment requirements.....	3,514	3,097	871	430	305	125	138	172	1,003	483	417
No principal payments required.....	7,763	7,438	1,005	1,593	1,090	503	425	377	3,061	977	325
Monthly.....	3,890	3,648	823	633	407	226	193	173	1,124	702	242
Quarterly.....	604	592	14	262	179	83	60	23	194	39	12
Semiannual.....	1,650	1,626	62	371	273	98	139	144	797	113	24
Annual.....	1,178	1,155	24	218	150	68	18	29	788	78	23
Other.....	178	176	54	46	31	15	3	3	59	11	2
Not reporting frequency of payment.....	263	241	28	63	50	13	12	5	99	34	22
Not reporting principal payment requirements.....	5,848	3,417	847	501	324	177	198	225	1,120	526	2,431
No regular payments required.....	4,314	4,207	137	1,081	850	231	72	88	2,540	289	107
Reporting debt and value.....	193,993	180,223	49,484	28,703	19,797	8,905	17,939	18,909	37,857	27,381	13,770
JUNIOR MORTGAGE											
First mortgage only.....	48,017	45,345	12,672	6,217	4,428	1,789	5,814	5,853	7,806	6,983	2,572
First and junior mortgage.....	6,794	6,191	1,932	1,073	734	339	1,015	640	992	539	603
With first mortgage, not reporting on junior mort- gage.....	139,182	128,687	34,880	21,413	14,635	6,778	11,110	12,416	29,059	19,809	10,495
RELATION OF DEBT TO VALUE											
Value of property.....(dollars).....	841,764,700	782,681,800	205,564,300	142,366,000	101,068,900	41,277,100	137,936,900	93,231,800	95,377,700	108,205,100	59,082,900
Average value.....(dollars).....	4,339	4,343	4,154	4,960	5,106	4,635	7,689	4,931	2,519	3,959	4,291
Debt on first and junior mortgages.....(dollars).....	532,463,300	492,706,500	129,125,400	85,985,100	60,755,600	24,629,500	85,668,300	56,207,300	52,819,500	73,500,900	39,756,800
Percent of value of property.....	63.3	63.0	62.8	60.0	60.1	59.7	62.1	71.0	55.4	67.9	67.3
Average debt.....(dollars).....	2,745	2,734	2,609	2,975	3,069	2,765	4,776	3,501	1,395	2,689	2,887
Debt on first mortgage.....(dollars).....	524,631,600	485,519,700	127,355,900	84,022,700	59,772,700	24,250,000	84,179,600	55,423,500	51,657,500	72,880,500	39,111,900
Percent of value of property.....	62.3	62.0	62.0	59.0	59.1	58.7	61.0	70.2	54.2	67.4	66.2
Average debt.....(dollars).....	2,704	2,694	2,574	2,927	3,019	2,723	4,693	3,460	1,365	2,667	2,840



Table 2.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE SOUTH: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax - included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	167,029	160,819	70,469	88,168	2,187	6,210
Total first mortgage outstanding debt.....(dollars)	467,289,800	451,926,900	239,940,400	207,854,500	4,132,000	15,306,300
Total annual mortgage payment.....(dollars)	61,806,251	60,783,716	29,490,442	30,632,308	656,966	1,022,535
Average first mortgage outstanding debt.....(dollars)	2,797	2,810	3,405	2,358	1,889	2,465
Average value of property.....(dollars)	4,429	4,417	4,804	4,138	3,199	4,738
Average annual estimated rental value.....(dollars)	471	470	520	434	347	491
Average annual mortgage payment.....(dollars)	370	378	418	347	300	165
Percent which annual mortgage payment represents of—						
First mortgage debt.....	13.2	13.4	12.3	14.7	15.9	5.7
Value of property.....	8.4	8.6	8.7	8.4	9.4	3.5
Estimated annual rental value.....	78.5	80.4	80.5	80.1	86.5	38.5
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	156,030	152,830	69,722	81,125	1,983	3,200
Average first mortgage outstanding debt.....(dollars)	2,815	2,881	3,415	2,352	1,922	2,034
Average value of property.....(dollars)	4,355	4,374	4,802	4,035	3,198	3,449
Average annual estimated rental value.....(dollars)	466	468	520	426	348	370
Average annual mortgage payment.....(dollars)	374	378	419	345	307	164
Percent which annual mortgage payment represents of—						
First mortgage debt.....	13.3	13.4	12.3	14.7	16.0	8.1
Value of property.....	8.6	8.6	8.7	8.6	9.6	4.8
Estimated annual rental value.....	80.3	80.9	80.6	81.1	88.2	44.4
Monthly mortgage payment—						
Under \$10.....	11,814	10,198	1,682	8,265	251	1,616
\$10 to \$14.....	14,365	13,973	2,055	11,586	322	392
\$15 to \$19.....	14,738	14,434	4,083	10,061	290	304
\$20 to \$24.....	19,576	19,304	8,816	10,226	262	272
\$25 to \$29.....	22,617	22,608	12,117	10,244	247	209
\$30 to \$39.....	33,914	33,683	20,461	12,935	287	231
\$40 to \$49.....	17,537	17,443	10,375	6,934	134	94
\$50 to \$59.....	10,464	10,417	5,361	4,957	99	47
\$60 to \$74.....	6,329	6,315	3,038	3,235	42	14
\$75 to \$99.....	2,865	2,855	1,191	1,635	29	10
\$100 and over.....	1,611	1,600	588	1,047	20	11
Average monthly mortgage payment.....(dollars)	31.17	31.53	34.90	28.78	25.59	13.67
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	10,999	7,989	747	7,038	204	3,010
Average first mortgage outstanding debt.....(dollars)	2,548	2,407	2,457	2,425	1,572	2,923
Average value of property.....(dollars)	5,474	5,235	4,981	5,321	3,211	6,108
Average annual estimated rental value.....(dollars)	550	523	521	529	337	620
Average annual mortgage payment.....(dollars)	314	370	391	372	236	165
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.3	15.4	15.9	15.3	15.0	5.7
Value of property.....	5.7	7.1	7.8	7.0	7.3	2.7
Estimated annual rental value.....	57.1	70.7	75.0	70.3	70.0	26.7

Table 1.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE WEST: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties.....	175,794	163,867	26,164	66,659	53,305	13,353	6,195	8,589	35,492	20,768	11,927
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness.....	168,599	158,102	25,318	64,833	52,007	12,826	5,081	8,384	33,606	19,880	10,497
Under \$500.....	22,070	21,291	1,310	3,932	3,161	771	89	1,335	11,605	2,820	779
\$500 to \$999.....	13,747	13,029	1,557	3,383	2,504	779	69	635	6,084	1,201	718
\$1,000 to \$1,499.....	10,332	9,756	1,928	3,054	2,248	806	122	478	3,452	722	576
\$1,500 to \$1,999.....	10,728	10,025	2,649	3,356	2,397	959	157	450	2,606	807	703
\$2,000 to \$2,499.....	15,139	14,022	3,943	5,362	4,070	1,292	307	570	2,426	1,414	1,117
\$2,500 to \$2,999.....	17,984	16,638	3,988	7,434	5,896	1,538	514	787	1,954	1,961	1,846
\$3,000 to \$3,999.....	35,552	33,002	5,747	16,454	13,566	2,888	1,601	1,826	2,873	4,501	2,550
\$4,000 to \$4,999.....	24,213	22,732	2,427	11,804	9,765	2,039	1,312	1,291	1,343	4,555	1,481
\$5,000 to \$5,999.....	10,837	10,124	923	6,076	4,925	1,151	831	522	546	1,226	713
\$6,000 to \$7,499.....	4,863	4,527	489	2,462	2,071	391	327	277	327	445	336
\$7,500 to \$9,999.....	2,020	1,893	181	964	819	145	335	144	115	154	127
\$10,000 to \$14,999.....	910	866	62	450	397	53	174	59	61	60	44
\$15,000 to \$19,999.....	156	149	9	75	64	11	38	7	7	13	7
\$20,000 and over.....	48	48	5	27	24	3	5	3	7	1	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate.....	170,217	159,643	25,788	65,796	52,611	13,185	6,104	8,427	33,471	20,057	10,574
Under 4.0%.....	1,371	1,351	59	480	337	83	13	45	491	323	20
4.0% to 4.4%.....	2,236	2,164	111	625	508	117	111	734	516	58	52
4.4% to 4.9%.....	96	91	5	61	46	5	2	6	25	5	5
4.9% to 5.4%.....	21,092	13,250	837	8,201	6,825	1,376	636	930	224	2,422	7,942
5.4% to 5.9%.....	222	212	5	190	150	40	2	4	-	11	10
5.9% to 6.4%.....	46,119	44,956	2,975	25,711	21,555	4,156	2,673	2,198	3,174	8,225	1,163
6.4% to 6.9%.....	703	684	83	411	360	51	37	40	12	101	19
6.9% to 7.4%.....	13,102	12,761	1,549	7,030	5,683	1,347	1,200	749	450	1,773	341
7.4% to 7.9%.....	124	121	22	55	46	9	11	6	6	21	3
7.9% to 8.4%.....	59,195	58,468	12,969	17,874	13,320	4,554	1,304	3,279	18,331	4,711	728
8.4% to 8.9%.....	377	377	278	47	34	13	1	12	21	18	-
8.9% to 9.4%.....	3,938	3,770	2,252	679	365	314	34	213	407	185	168
9.4% to 9.9%.....	1,170	1,147	856	124	54	70	4	35	76	52	23
9.9% and over.....	15,347	15,212	2,739	3,258	2,484	774	60	631	7,309	1,215	135
Average interest rate..... (percent)	5.63	5.68	6.04	5.42	5.38	5.56	5.28	5.64	6.12	5.39	4.78
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required.....	167,148	156,587	25,780	65,157	52,104	13,053	6,043	8,335	31,045	20,177	10,611
Real estate taxes included in payment.....	72,831	66,593	7,145	39,603	32,801	6,802	2,003	3,721	3,014	11,107	6,238
Monthly.....	71,062	65,000	6,992	38,755	32,079	6,676	1,963	3,636	2,802	10,852	6,062
Quarterly.....	110	101	5	29	26	3	-	16	33	14	9
Semiannual.....	59	57	5	6	5	1	-	2	37	7	2
Annual.....	160	155	5	16	10	6	2	4	71	57	5
Other.....	25	24	3	5	5	-	-	2	12	2	1
Not reporting frequency of payment.....	1,415	1,256	135	792	676	116	34	61	59	175	159
Real estate taxes not included in payment.....	92,592	88,394	18,422	25,093	18,957	6,136	4,009	4,539	27,500	8,831	4,198
Monthly.....	87,219	83,247	18,062	24,042	18,182	5,860	3,774	4,220	24,851	8,298	3,972
Quarterly.....	1,002	977	37	184	136	48	92	127	478	59	25
Semiannual.....	996	973	28	147	106	41	51	66	589	92	23
Annual.....	1,464	1,437	20	204	165	39	14	35	973	191	27
Other.....	180	176	3	33	22	11	1	8	115	16	4
Not reporting frequency of payment.....	1,731	1,584	272	483	346	137	77	83	494	175	147
Not reporting tax payment requirements.....	1,725	1,550	213	461	346	115	31	75	531	239	175
No principal payments required.....	3,890	3,761	220	779	629	150	61	142	2,288	251	129
Monthly.....	2,016	1,916	179	498	384	114	48	74	965	152	100
Quarterly.....	667	661	21	172	158	14	16	31	381	40	6
Semiannual.....	454	449	6	37	28	9	9	19	360	18	5
Annual.....	577	569	3	46	36	10	7	9	471	33	8
Other.....	62	61	1	6	5	1	1	4	46	3	1
Not reporting frequency of payment.....	114	105	10	20	18	2	-	5	65	5	9
Not reporting principal payment requirements.....	2,330	1,214	138	358	264	94	44	51	454	174	1,116
No regular payments required.....	2,426	2,355	31	365	309	56	27	61	1,705	166	71
Reporting debt and value.....	168,448	157,953	25,216	64,817	51,991	12,826	6,081	8,383	33,585	19,871	10,495
JUNIOR MORTGAGE											
First mortgage only.....	59,308	56,331	8,968	24,657	21,214	3,443	2,432	2,884	10,548	6,842	2,977
First and junior mortgage.....	4,680	4,134	1,576	1,294	935	359	208	163	651	242	546
With first mortgage, not reporting on junior mort- gage.....	104,450	97,486	14,672	38,866	29,842	9,024	3,441	5,336	22,386	12,787	6,972
RELATION OF DEBT TO VALUE											
Value of property..... (dollars).....	758,983,800	710,872,900	111,279,200	336,875,100	272,793,300	64,081,800	47,245,200	38,363,900	88,886,600	88,222,900	48,110,900
Average value..... (dollars).....	4,506	4,501	4,413	5,197	5,247	4,996	7,769	4,576	2,647	4,440	4,584
Debt on first and junior mortgages..... (dollars).....	471,920,100	440,495,400	68,564,500	214,747,300	175,201,200	39,546,100	27,232,600	23,874,200	47,590,400	58,486,400	31,424,700
Percent of value of property.....	62.2	62.0	61.6	63.7	64.2	61.7	57.6	62.2	53.5	66.3	65.3
Average debt..... (dollars).....	2,802	2,789	2,719	3,313	3,370	3,083	4,478	2,848	1,417	2,943	2,994
Debt on first mortgage..... (dollars).....	469,566,500	437,570,700	67,449,300	213,981,000	174,619,900	39,311,100	26,985,200	23,726,700	47,121,100	58,357,400	30,995,800
Percent of value of property.....	61.7	61.6	60.6	63.5	64.0	61.3	57.1	61.8	53.0	66.1	64.4
Average debt..... (dollars).....	2,782	2,770	2,675	3,301	3,359	3,065	4,438	2,830	1,403	2,937	2,953

Table 2.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE WEST: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No-principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	152,959	149,564	66,082	62,271	1,261	3,395
Total first mortgage outstanding debt..... (dollars)	431,962,700	426,106,500	245,229,200	178,447,800	2,429,500	5,856,200
Total annual mortgage payment..... (dollars)	58,439,508	58,002,805	29,856,909	27,762,614	383,282	436,703
Average first mortgage outstanding debt..... (dollars)	2,824	2,849	3,714	2,169	1,927	1,725
Average value of property..... (dollars)	4,544	4,564	5,342	3,958	3,388	3,668
Average annual estimated rental value..... (dollars)	494	496	583	429	356	396
Average annual mortgage payment..... (dollars)	382	388	52	337	304	129
Percent which annual mortgage payment represents of—						
First mortgage debt.....	13.5	13.6	12.2	15.6	15.8	7.5
Value of property.....	8.4	8.5	8.5	8.5	9.1	3.5
Estimated annual rental value.....	77.4	78.2	77.6	78.7	85.4	32.5
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	148,479	146,659	65,794	79,654	1,211	1,820
Average first mortgage outstanding debt..... (dollars)	2,858	2,870	3,721	2,182	1,953	1,879
Average value of property..... (dollars)	4,556	4,567	5,347	3,940	3,353	3,683
Average annual estimated rental value..... (dollars)	495	497	583	428	357	402
Average annual mortgage payment..... (dollars)	387	390	453	389	307	161
Percent which annual mortgage payment represents of—						
First mortgage debt.....	13.5	13.6	12.2	15.5	15.7	8.6
Value of property.....	8.5	8.5	8.5	8.6	9.1	4.4
Estimated annual rental value.....	78.1	78.5	77.7	79.3	85.8	40.1
Monthly mortgage payment—						
Under \$10.....	7,181	6,309	719	5,489	101	872
\$10 to \$14.....	11,315	11,036	975	9,882	179	279
\$15 to \$19.....	10,379	10,186	1,576	8,461	149	193
\$20 to \$24.....	15,169	15,031	4,550	10,334	147	138
\$25 to \$29.....	23,329	23,218	10,537	12,493	188	111
\$30 to \$39.....	45,028	44,886	25,101	19,509	276	142
\$40 to \$49.....	19,023	18,970	12,474	6,404	92	53
\$50 to \$59.....	8,889	8,868	5,182	3,639	47	21
\$60 to \$74.....	4,465	4,461	2,838	1,608	15	4
\$75 to \$99.....	2,146	2,144	1,168	965	11	2
\$100 and over.....	1,555	1,550	674	870	6	5
Average monthly mortgage payment..... (dollars)	32.26	32.49	37.75	28.25	25.55	13.45
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	4,480	2,905	238	2,617	50	1,575
Average first mortgage outstanding debt..... (dollars)	1,696	1,777	1,790	1,785	-	1,546
Average value of property..... (dollars)	4,152	4,424	3,978	4,432	-	3,650
Average annual estimated rental value..... (dollars)	431	455	409	462	-	388
Average annual mortgage payment..... (dollars)	215	283	280	289	-	91
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.7	15.9	12.9	16.2	-	5.9
Value of property.....	5.2	6.4	5.8	6.4	-	2.1
Estimated annual rental value.....	49.9	62.2	56.3	62.5	-	23.4

## MORTGAGES—HOMES BUILT 1935 TO 1940

Table 1.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties.....	6,634	5,770	565	1,273	874	399	572	376	2,051	933	864
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness.....	5,814	5,138	508	1,133	780	353	541	359	1,772	825	676
Under \$500.....	1,461	1,882	100	196	121	75	9	59	903	115	79
\$500 to \$999.....	783	705	111	129	76	53	5	24	350	86	78
\$1,000 to \$1,499.....	495	431	76	94	54	40	13	22	165	61	64
\$1,500 to \$1,999.....	353	307	60	68	44	24	13	9	103	54	46
\$2,000 to \$2,499.....	425	363	54	86	57	29	36	18	81	86	62
\$2,500 to \$2,999.....	372	314	30	106	57	19	33	27	37	81	58
\$3,000 to \$3,999.....	739	594	38	178	139	39	98	56	58	171	145
\$4,000 to \$4,999.....	530	467	21	119	84	35	119	61	21	109	63
\$5,000 to \$5,999.....	363	321	8	98	77	21	105	50	20	40	42
\$6,000 to \$7,499.....	189	161	6	46	30	16	61	18	11	19	28
\$7,500 to \$9,999.....	73	62	3	11	10	1	31	12	3	2	11
\$10,000 to \$14,999.....	23	23	1	1	1	-	16	2	1	-	-
\$15,000 to \$19,999.....	8	8	-	1	-	1	3	1	2	1	-
\$20,000 and over.....	-	-	-	-	-	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate.....	5,181	5,423	589	1,205	833	372	566	358	1,860	875	758
Under 4.0%.....	41	32	2	9	4	5	3	1	12	5	9
4.0%.....	146	144	20	24	17	7	8	7	58	32	2
4.1% to 4.4%.....	-	-	-	-	-	-	-	-	-	-	-
4.5%.....	1,200	554	30	142	113	29	115	63	12	192	646
4.6% to 4.9%.....	4	4	-	-	-	-	-	1	-	3	-
5.0%.....	1,307	1,254	81	377	289	88	256	120	133	287	53
5.1% to 5.4%.....	11	10	-	4	1	3	1	1	-	4	1
5.5%.....	214	210	12	58	39	19	61	14	11	54	4
5.6% to 5.9%.....	-	-	-	-	-	-	-	-	-	-	-
6.0%.....	1,863	1,832	247	328	203	125	115	98	844	200	31
6.1% to 6.4%.....	4	4	4	-	-	-	-	-	-	-	-
6.5%.....	17	17	7	3	-	3	2	2	3	-	-
6.6% to 6.9%.....	16	16	14	1	-	1	-	-	-	1	-
7.0%.....	165	164	43	24	8	16	1	7	68	21	1
7.1% to 7.4%.....	4	3	1	2	-	2	-	-	-	-	1
7.5%.....	3	3	1	1	1	-	-	-	-	1	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	1,186	1,176	77	232	158	74	4	44	744	75	10
Average interest rate..... (percent)	5.84	6.01	6.07	5.84	5.76	6.01	5.16	5.60	6.70	5.43	4.64
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required.....	5,947	5,219	528	1,164	805	359	560	359	1,725	883	728
Real estate taxes included in payment.....	2,940	1,932	132	573	434	139	318	197	206	506	408
Monthly.....	2,221	1,824	127	548	412	136	310	192	161	486	397
Quarterly.....	14	13	1	2	2	-	1	-	5	4	1
Semiannual.....	11	11	-	1	-	-	2	1	-	-	-
Annual.....	37	35	-	7	7	1	-	1	7	2	-
Other.....	3	3	2	-	7	-	-	1	25	2	2
Not reporting frequency of payment.....	54	46	4	15	13	2	5	3	6	13	8
Real estate taxes not included in payment.....	3,492	3,184	384	576	363	213	240	162	1,456	366	308
Monthly.....	2,740	2,447	341	454	284	170	188	144	1,006	314	293
Quarterly.....	102	100	2	21	13	8	30	5	36	6	2
Semiannual.....	117	115	-	21	15	6	13	3	70	8	2
Annual.....	409	403	4	69	43	26	4	4	298	24	6
Other.....	79	77	33	4	4	-	-	2	29	9	2
Not reporting frequency of payment.....	45	42	4	7	4	3	5	4	17	5	3
Not reporting tax payment requirements.....	115	103	12	15	8	7	2	-	63	11	12
No principal payments required.....	296	279	19	62	39	23	7	9	163	19	17
Monthly.....	153	138	18	28	18	10	4	8	66	14	15
Quarterly.....	11	11	-	1	-	1	-	-	10	-	-
Semiannual.....	26	26	-	6	5	3	1	1	16	-	-
Annual.....	98	93	-	23	14	9	2	-	63	5	-
Other.....	5	5	1	-	-	-	-	-	4	-	-
Not reporting frequency of payment.....	8	6	-	2	2	-	-	-	4	-	2
Not reporting principal payment requirements.....	240	127	18	19	12	7	4	5	52	29	113
No regular payments required.....	151	145	-	28	18	10	1	3	111	2	6
Reporting debt and value.....	5,812	5,137	508	1,132	779	353	541	359	1,772	825	675
JUNIOR MORTGAGE											
First mortgage only.....	1,517	1,353	158	178	120	58	258	172	304	283	164
First and junior mortgage.....	75	61	7	13	8	5	11	6	16	8	14
With first mortgage, not reporting on junior mort- gage.....	4,220	3,723	343	941	651	290	272	181	1,452	534	497
RELATION OF DEBT TO VALUE											
Value of property..... (dollars).....	20,321,700	17,775,100	1,354,300	4,551,400	3,231,800	1,319,600	3,978,200	1,712,200	3,192,400	2,986,600	2,546,600
Average value..... (dollars).....	3,497	3,460	2,666	4,021	4,149	3,738	7,353	4,769	1,802	3,620	3,773
Debt on first and junior mortgages..... (dollars).....	12,748,300	10,997,000	823,500	2,847,000	2,077,000	770,000	2,496,900	1,152,800	1,630,800	2,046,000	1,751,300
Percent of value of property.....	62.7	61.9	60.8	62.6	64.3	58.4	62.8	67.3	51.1	68.5	68.5
Average debt..... (dollars).....	2,193	2,141	1,621	2,515	2,666	2,181	4,615	3,211	920	2,480	2,595
Debt on first mortgage..... (dollars).....	12,700,300	10,956,100	815,900	2,839,100	2,070,900	768,200	2,488,900	1,147,000	1,622,000	2,043,200	1,744,200
Percent of value of property.....	62.5	61.6	60.2	62.4	64.1	58.2	62.6	67.0	50.8	68.4	68.5
Average debt..... (dollars).....	2,185	2,138	1,606	2,508	2,658	2,176	4,601	3,195	915	2,477	2,584

Table 2.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	4,713	4,495	1,887	2,536	72	218
Total first mortgage outstanding debt..... (dollars).....	11,071,600	10,796,600	6,552,200	4,160,400	84,000	275,000
Total annual mortgage payment..... (dollars).....	1,522,229	1,497,761	758,568	723,122	16,091	24,448
Average first mortgage outstanding debt..... (dollars).....	2,349	2,402	3,472	1,641	-	1,261
Average value of property..... (dollars).....	3,696	3,748	4,920	2,923	-	2,636
Average annual estimated rental value..... (dollars).....	364	368	482	288	-	284
Average annual mortgage payment..... (dollars).....	323	333	402	285	-	112
Percent which annual mortgage payment represents of—						
First mortgage debt.....	13.7	13.9	11.6	17.4	-	8.9
Value of property.....	8.7	8.9	8.2	9.8	-	4.3
Estimated annual rental value.....	88.6	90.5	83.3	98.9	-	39.6
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	4,194	4,077	1,854	2,162	61	117
Average first mortgage outstanding debt..... (dollars).....	2,471	2,506	3,508	1,688	-	1,240
Average value of property..... (dollars).....	3,778	3,826	4,953	2,910	-	2,112
Average annual estimated rental value..... (dollars).....	373	377	486	289	-	288
Average annual mortgage payment..... (dollars).....	332	339	405	285	-	115
Percent which annual mortgage payment represents of—						
First mortgage debt.....	13.5	13.5	11.5	16.9	-	9.2
Value of property.....	8.8	8.9	8.2	9.8	-	5.4
Estimated annual rental value.....	89.1	89.8	83.3	98.7	-	48.1
Monthly mortgage payment—						
Under \$10.....	429	365	54	303	8	64
\$10 to \$14.....	664	639	82	536	21	25
\$15 to \$19.....	466	452	137	305	10	14
\$20 to \$24.....	497	491	228	257	6	6
\$25 to \$29.....	588	534	275	252	7	4
\$30 to \$39.....	766	764	532	227	5	2
\$40 to \$49.....	404	403	296	105	2	1
\$50 to \$59.....	248	247	159	87	1	1
\$60 to \$74.....	109	109	61	47	1	-
\$75 to \$99.....	47	47	25	22	-	-
\$100 and over.....	26	26	5	21	-	-
Average monthly mortgage payment..... (dollars).....	27.70	28.22	33.75	23.76	-	9.55
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	519	418	33	374	11	101
Average first mortgage outstanding debt..... (dollars).....	1,369	1,389	-	1,382	-	1,286
Average value of property..... (dollars).....	3,032	2,981	-	2,995	-	3,244
Average annual estimated rental value..... (dollars).....	293	282	-	284	-	336
Average annual mortgage payment..... (dollars).....	247	280	-	285	-	109
Percent which annual mortgage payment represents of—						
First mortgage debt.....	18.0	20.2	-	20.5	-	8.5
Value of property.....	8.1	9.4	-	9.5	-	3.4
Estimated annual rental value.....	84.3	99.2	-	100.3	-	32.5

Table 1a.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE BIRMINGHAM METROPOLITAN DISTRICT: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties	1,558	1,330	169	120	50	70	339	254	212	225	228
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness	1,480	1,275	161	116	48	68	331	254	199	214	205
Under \$500	195	172	21	24	11	13	1	13	91	22	23
\$500 to \$999	121	99	22	13	3	10	3	11	34	16	22
\$1,000 to \$1,499	103	80	17	7	3	4	3	14	24	15	22
\$1,500 to \$1,999	67	60	21	4	1	3	4	7	12	12	7
\$2,000 to \$2,499	93	78	18	11	4	7	18	14	10	7	15
\$2,500 to \$2,999	90	83	11	11	4	7	17	18	7	19	7
\$3,000 to \$3,999	242	194	22	19	11	8	55	44	5	49	48
\$4,000 to \$4,999	238	205	16	11	3	8	72	56	5	45	33
\$5,000 to \$5,999	174	158	6	10	6	4	74	48	5	15	16
\$6,000 to \$7,499	92	84	4	4	-	4	44	16	3	13	8
\$7,500 to \$9,999	41	38	3	1	1	-	21	10	2	1	3
\$10,000 to \$14,999	19	19	-	1	1	-	16	2	-	-	-
\$15,000 to \$19,999	5	5	-	-	-	-	3	1	1	-	-
\$20,000 and over	-	-	-	-	-	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate	1,476	1,260	164	114	48	66	337	252	179	214	216
Under 4.0%	6	6	-	1	-	1	1	1	1	2	-
4.0%	17	16	-	3	2	1	2	2	4	5	1
4.1% to 4.4%	-	-	-	-	-	-	-	-	-	-	-
4.5%	435	289	23	12	8	4	79	56	4	55	206
4.6% to 4.9%	1	1	-	-	-	-	-	1	-	-	-
5.0%	432	426	29	35	15	20	168	104	20	70	6
5.1% to 5.4%	1	1	-	-	-	-	-	1	-	-	-
5.5%	67	67	-	9	3	6	31	11	2	14	-
5.6% to 5.9%	-	-	-	-	-	-	-	-	-	-	-
6.0%	408	406	80	38	16	22	54	66	114	54	2
6.1% to 6.4%	1	1	1	-	-	-	-	-	-	-	-
6.5%	7	7	3	1	-	1	1	2	-	-	-
6.6% to 6.9%	1	1	-	1	-	1	-	-	-	-	-
7.0%	36	36	14	4	-	4	-	5	6	7	-
7.1% to 7.4%	4	3	1	2	-	2	-	-	-	-	1
7.5%	2	2	1	1	1	-	-	-	-	-	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	58	58	12	7	3	4	1	3	28	7	-
Average interest rate (percent)	5.32	5.46	5.87	5.62	-	-	5.09	5.25	6.15	5.29	4.54
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required	1,478	1,268	159	112	47	65	334	257	197	209	210
Real estate taxes included in payment	804	682	69	58	28	30	222	173	27	133	122
Monthly	776	658	67	56	27	29	215	169	23	127	118
Quarterly	1	1	-	-	-	-	-	-	1	-	-
Semiannual	3	3	-	-	-	-	2	1	-	-	-
Annual	3	3	-	1	1	-	-	-	2	-	-
Other	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment	21	17	2	1	-	1	4	3	1	6	4
Real estate taxes not included in payment	645	561	85	53	19	34	112	84	156	71	84
Monthly	606	524	84	52	19	33	99	78	142	69	82
Quarterly	7	7	-	1	-	1	2	2	2	-	-
Semiannual	10	10	-	-	-	-	6	1	3	-	-
Annual	9	8	-	-	-	-	2	-	5	1	1
Other	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment	13	12	1	-	-	-	3	3	4	1	1
Not reporting tax payment requirements	29	25	5	1	-	1	-	-	14	5	4
No principal payments required	34	29	6	5	2	3	2	4	4	8	5
Monthly	29	24	6	2	1	1	1	4	3	8	5
Quarterly	-	-	-	-	-	-	-	-	-	-	-
Semiannual	4	4	-	2	1	-	1	-	1	-	-
Annual	1	1	-	1	-	1	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment	-	-	-	-	-	-	-	-	-	-	-
Not reporting principal payment requirements	40	27	4	2	-	2	3	3	6	9	13
No regular payments required	6	6	-	1	1	-	-	-	5	-	-
Reporting debt and value	1,480	1,275	161	116	48	68	331	254	199	214	205
JUNIOR MORTGAGE											
First mortgage only	1,028	890	124	72	29	43	194	161	158	181	188
First and junior mortgage	35	26	5	1	1	-	7	6	2	5	9
With first mortgage, not reporting on junior mor- tgage	417	359	32	43	18	25	130	97	39	28	58
RELATION OF DEBT TO VALUE											
Value of property (dollars)	7,810,900	6,494,500	569,200	494,200	205,800	288,400	2,631,200	1,448,300	447,400	904,200	816,400
Average value (dollars)	4,940	5,094	3,535	4,260	-	-	7,949	5,702	2,248	4,225	3,982
Debt on first and junior mortgages (dollars)	4,817,800	4,288,600	376,100	293,300	131,100	162,200	1,673,300	989,000	248,900	658,100	578,600
Percent of value of property	65.9	65.3	66.1	59.3	-	-	63.6	68.3	55.6	72.8	70.9
Average debt (dollars)	3,255	3,324	2,336	2,528	-	-	5,055	3,894	1,250	3,075	2,822
Debt on first mortgage (dollars)	4,784,800	4,212,300	368,900	290,000	127,800	162,200	1,657,300	983,200	247,600	655,300	571,900
Percent of value of property	65.4	64.9	64.8	58.7	-	-	63.4	67.9	55.3	72.5	70.1
Average debt (dollars)	3,233	3,304	2,291	2,500	-	-	5,037	3,871	1,244	3,062	2,790

Table 2a.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE BIRMINGHAM METROPOLITAN DISTRICT: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	1,339	1,310	727	559	24	29
Total first mortgage outstanding debt..... (dollars)	4,492,800	4,439,500	3,005,800	1,402,100	31,600	53,800
Total annual mortgage payment..... (dollars)	526,235	521,629	323,895	191,786	5,948	4,606
Average first mortgage outstanding debt..... (dollars)	3,355	3,389	4,135	2,508	-	-
Average value of property..... (dollars)	5,074	5,105	5,732	4,403	-	-
Average annual estimated rental value..... (dollars)	473	475	541	399	-	-
Average annual mortgage payment..... (dollars)	398	398	446	343	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.7	11.7	10.8	13.7	-	-
Value of property.....	7.7	7.8	7.8	7.8	-	-
Estimated annual rental value.....	83.1	83.8	82.3	85.9	-	-
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	1,306	1,282	721	586	23	24
Average first mortgage outstanding debt..... (dollars)	3,353	3,361	4,141	2,449	-	-
Average value of property..... (dollars)	4,995	5,026	5,713	4,207	-	-
Average annual estimated rental value..... (dollars)	468	471	541	388	-	-
Average annual mortgage payment..... (dollars)	394	398	447	339	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.7	11.8	10.8	13.8	-	-
Value of property.....	7.9	7.9	7.8	8.1	-	-
Estimated annual rental value.....	84.0	84.5	82.7	87.4	-	-
Monthly mortgage payment—						
Under \$10.....	81	73	5	65	2	8
\$10 to \$14.....	129	121	17	98	6	8
\$15 to \$19.....	105	101	29	67	5	4
\$20 to \$24.....	119	118	54	63	1	1
\$25 to \$29.....	178	177	108	65	4	1
\$30 to \$39.....	315	314	240	71	3	1
\$40 to \$49.....	190	190	150	39	1	-
\$50 to \$59.....	102	101	72	28	1	1
\$60 to \$74.....	52	52	23	24	-	-
\$75 to \$99.....	24	24	14	10	-	-
\$100 and over.....	11	11	4	7	-	-
Average monthly mortgage payment..... (dollars)	32.80	33.17	37.24	28.24	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	33	28	6	21	1	5
Average first mortgage outstanding debt..... (dollars)	-	-	-	-	-	-
Average value of property..... (dollars)	-	-	-	-	-	-
Average annual estimated rental value..... (dollars)	-	-	-	-	-	-
Average annual mortgage payment..... (dollars)	-	-	-	-	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	-	-	-	-	-	-
Value of property.....	-	-	-	-	-	-
Estimated annual rental value.....	-	-	-	-	-	-

## MORTGAGES—HOMES BUILT 1935 TO 1940

Table 1.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties.....	4,905	4,434	479	1,184	924	260	87	594	1,482	608	471
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness.....	4,698	4,287	467	1,147	897	250	86	578	1,428	581	411
Under \$500.....	1,138	1,089	36	136	100	36	13	125	612	187	49
\$500 to \$999.....	552	507	36	66	51	15	3	98	270	94	45
\$1,000 to \$1,499.....	430	391	52	65	48	17	3	68	162	41	39
\$1,500 to \$1,999.....	405	365	62	72	54	18	3	71	129	28	40
\$2,000 to \$2,499.....	416	367	70	109	85	24	9	47	78	54	49
\$2,500 to \$2,999.....	483	432	74	171	137	34	10	48	66	63	51
\$3,000 to \$3,999.....	712	641	90	249	199	50	27	99	62	114	71
\$4,000 to \$4,999.....	291	258	30	130	103	27	7	17	31	43	33
\$5,000 to \$5,999.....	126	110	11	72	59	13	3	3	3	18	16
\$6,000 to \$7,499.....	72	66	3	49	41	8	1	6	6	7	6
\$7,500 to \$9,999.....	36	30	1	14	9	5	3	1	3	3	6
\$10,000 to \$14,999.....	27	21	2	9	7	2	2	1	4	3	6
\$15,000 to \$19,999.....	9	9	-	4	3	1	2	-	2	1	-
\$20,000 and over.....	1	1	-	1	1	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate.....	4,670	4,249	461	1,159	906	253	86	588	1,403	552	421
Under 4.0%.....	40	39	4	3	1	2	-	1	6	25	1
4.0%.....	45	43	3	16	8	8	1	3	12	8	2
4.1% to 4.4%.....	-	-	-	-	-	-	-	-	-	-	-
4.5%.....	663	297	33	154	120	34	-	31	4	75	366
4.6% to 4.9%.....	-	-	-	-	-	-	-	-	-	-	-
5.0%.....	793	763	76	376	322	54	28	93	57	163	10
5.1% to 5.4%.....	26	26	1	18	12	6	-	5	-	2	-
5.5%.....	299	291	25	188	120	18	17	48	9	54	8
5.6% to 5.9%.....	-	-	-	-	-	-	-	-	-	-	-
6.0%.....	1,991	1,967	219	324	231	93	38	349	856	181	24
6.1% to 6.4%.....	7	7	2	2	1	1	-	-	2	1	-
6.5%.....	42	42	20	9	2	7	-	2	7	4	-
6.6% to 6.9%.....	80	78	46	17	8	9	-	6	1	8	2
7.0%.....	243	240	19	17	11	6	1	20	178	5	3
7.1% to 7.4%.....	2	2	1	-	-	-	-	-	1	-	-
7.5%.....	4	4	-	1	-	1	-	-	3	-	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	435	430	12	64	70	14	1	30	267	36	5
Average interest rate..... (percent)	5.81	5.92	5.86	5.56	5.55	5.63	-	5.86	6.45	5.48	4.68
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required.....	4,524	4,113	467	1,147	895	252	84	577	1,247	591	411
Real estate taxes included in payment.....	1,839	1,614	153	730	602	128	49	223	171	286	225
Monthly.....	1,777	1,556	150	699	581	118	48	221	165	273	221
Quarterly.....	4	3	-	2	2	-	-	-	1	-	1
Semiannual.....	2	2	-	1	1	-	-	-	1	-	-
Annual.....	3	3	-	-	-	-	-	-	1	2	-
Other.....	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	58	50	3	28	18	10	1	2	3	13	3
Real estate taxes not included in payment.....	2,595	2,415	301	402	283	119	33	347	1,050	282	180
Monthly.....	2,443	2,269	297	381	264	117	28	334	961	268	174
Quarterly.....	29	29	-	1	1	-	5	5	16	2	-
Semiannual.....	29	27	-	6	5	1	-	3	17	1	2
Annual.....	36	35	-	3	3	-	-	1	27	4	1
Other.....	9	9	-	1	1	-	-	3	7	-	-
Not reporting frequency of payment.....	49	46	4	10	9	1	-	3	22	7	3
Not reporting tax payment requirements.....	90	84	13	15	10	5	2	7	26	21	6
No principal payments required.....	221	211	5	18	13	5	-	18	170	5	10
Monthly.....	154	144	4	12	9	3	-	9	114	5	10
Quarterly.....	27	27	1	3	1	2	-	1	22	-	-
Semiannual.....	20	20	-	2	2	-	-	3	15	-	-
Annual.....	12	12	-	-	-	-	-	-	12	-	-
Other.....	3	3	-	-	-	-	-	-	3	-	-
Not reporting frequency of payment.....	5	5	-	1	1	-	-	-	4	-	-
Not reporting principal payment requirements.....	104	55	7	13	11	2	2	3	23	7	49
No regular payments required.....	56	55	-	6	5	1	1	1	42	5	1
Reporting debt and value.....	4,697	4,286	467	1,147	897	250	86	578	1,427	581	411
JUNIOR MORTGAGE											
First mortgage only.....	1,850	1,734	230	592	463	129	46	322	354	188	116
First and junior mortgage.....	100	88	15	19	11	8	3	7	40	4	12
With first mortgage, not reporting on junior mort- gage.....	2,747	2,464	222	586	423	113	35	249	1,033	389	233
RELATION OF DEBT TO VALUE											
Value of property..... (dollars).....	15,506,100	13,841,200	1,733,700	5,238,400	4,185,600	1,052,800	458,800	1,452,700	2,950,400	2,007,200	1,564,900
Average value..... (dollars).....	3,801	3,229	3,712	4,567	4,566	4,211	-	2,513	2,068	3,455	4,051
Debt on first and junior mortgages..... (dollars).....	9,538,200	8,521,000	1,088,000	3,381,300	2,689,400	691,900	282,000	964,800	1,557,400	1,247,500	1,017,200
Percent of value of property.....	61.5	61.6	62.8	64.5	64.3	65.7	-	66.4	52.8	62.2	61.1
Average debt..... (dollars).....	2,031	1,988	2,330	2,948	2,998	2,768	-	1,669	1,091	2,147	2,475
Debt on first mortgage..... (dollars).....	9,478,900	8,466,500	1,079,800	3,368,400	2,679,800	688,600	279,700	961,300	1,530,400	1,246,900	1,012,400
Percent of value of property.....	61.1	61.2	62.3	64.3	64.0	65.4	-	66.2	51.9	62.1	60.8
Average debt..... (dollars).....	2,018	1,975	2,312	2,937	2,988	2,754	-	1,668	1,072	2,146	2,463



Table 2.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	4,071	3,873	1,563	2,238	72	198
Total first mortgage outstanding debt.....(dollars)	8,257,600	7,927,600	5,079,000	2,762,300	86,300	330,000
Total annual mortgage payment.....(dollars)	1,369,392	1,345,912	791,727	534,825	19,360	23,480
Average first mortgage outstanding debt.....(dollars)	2,028	2,047	3,250	1,234	-	1,657
Average value of property.....(dollars)	3,301	3,262	4,870	2,182	-	4,062
Average annual estimated rental value.....(dollars)	404	401	587	276	-	457
Average annual mortgage payment.....(dollars)	386	348	507	239	-	119
Percent which annual mortgage payment represents of—						
First mortgage debt.....	16.6	17.0	15.6	19.4	-	7.1
Value of property.....	10.2	10.7	10.4	11.0	-	2.9
Estimated annual rental value.....	83.3	86.6	86.8	86.5	-	25.9
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	3,935	3,793	1,556	2,170	67	142
Average first mortgage outstanding debt.....(dollars)	2,049	2,057	3,256	1,222	-	1,855
Average value of property.....(dollars)	3,288	3,264	4,873	2,151	-	3,923
Average annual estimated rental value.....(dollars)	404	402	588	274	-	474
Average annual mortgage payment.....(dollars)	341	349	508	238	-	133
Percent which annual mortgage payment represents of—						
First mortgage debt.....	16.7	17.0	15.6	19.4	-	7.2
Value of property.....	10.4	10.7	10.4	11.0	-	3.4
Estimated annual rental value.....	84.4	86.9	86.6	86.7	-	28.1
Monthly mortgage payment—						
Under \$10.....	607	541	57	476	8	66
\$10 to \$14.....	481	443	40	393	10	38
\$15 to \$19.....	433	412	61	343	8	21
\$20 to \$24.....	408	402	126	271	5	6
\$25 to \$29.....	492	488	193	280	15	4
\$30 to \$39.....	737	730	479	236	15	7
\$40 to \$49.....	367	367	277	87	3	-
\$50 to \$59.....	181	181	137	42	2	-
\$60 to \$74.....	119	119	100	18	1	-
\$75 to \$99.....	52	52	42	10	-	-
\$100 and over.....	58	58	44	14	-	-
Average monthly mortgage payment.....(dollars)	28.44	29.09	42.30	19.80	-	11.11
REGULAR QUARTERLY, SEMI-ANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	136	80	7	68	5	56
Average first mortgage outstanding debt.....(dollars)	1,421	-	-	-	-	-
Average value of property.....(dollars)	3,672	-	-	-	-	-
Average annual estimated rental value.....(dollars)	392	-	-	-	-	-
Average annual mortgage payment.....(dollars)	195	-	-	-	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	13.7	-	-	-	-	-
Value of property.....	5.3	-	-	-	-	-
Estimated annual rental value.....	49.6	-	-	-	-	-

## MORTGAGES—HOMES BUILT 1935 TO 1940

Table 1.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties.....	3,570	3,145	745	472	336	136	94	132	1,068	634	425
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness.....	2,922	2,612	637	411	301	110	84	117	850	513	310
Under \$500.....	865	807	74	99	75	24	1	21	527	85	58
\$500 to \$999.....	370	342	92	39	25	14	1	18	146	46	28
\$1,000 to \$1,499.....	267	231	78	45	31	14	1	11	62	84	36
\$1,500 to \$1,999.....	229	198	54	33	26	7	2	10	42	57	31
\$2,000 to \$2,499.....	284	244	83	32	13	8	4	14	22	72	40
\$2,500 to \$2,999.....	199	177	65	30	8	8	8	8	13	49	28
\$3,000 to \$3,999.....	395	347	113	49	14	25	22	19	104	48	48
\$4,000 to \$4,999.....	193	170	59	27	16	11	22	6	10	46	23
\$5,000 to \$5,999.....	61	49	12	8	6	2	10	5	3	11	12
\$6,000 to \$7,499.....	36	26	4	4	3	1	6	1	4	7	10
\$7,500 to \$9,999.....	10	10	1	5	4	1	2	-	1	1	-
\$10,000 to \$14,999.....	8	7	2	2	2	-	1	-	1	1	1
\$15,000 to \$19,999.....	1	-	-	-	-	-	-	-	-	-	1
\$20,000 and over.....	4	4	-	3	2	1	-	1	-	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate.....	3,286	2,925	708	456	329	127	92	122	960	587	361
Under 4.0%.....	18	17	-	2	2	-	-	2	9	4	1
4.0%.....	92	87	16	10	8	2	3	4	23	31	5
4.1% to 4.4%.....	-	-	-	-	-	-	-	-	-	-	-
4.5%.....	558	252	46	53	44	9	31	9	9	104	301
4.6% to 4.9%.....	-	-	-	-	-	-	-	-	-	-	-
5.0%.....	632	611	143	133	101	32	31	30	91	188	21
5.1% to 5.4%.....	11	11	2	-	-	-	-	-	-	9	-
5.5%.....	160	152	50	19	16	3	12	12	2	57	8
5.6% to 5.9%.....	-	-	-	-	-	-	-	-	-	-	-
6.0%.....	944	927	272	103	62	41	13	52	374	113	17
6.1% to 6.4%.....	-	-	-	-	-	-	-	-	-	-	-
6.5%.....	14	14	5	3	1	2	-	1	3	2	-
6.6% to 6.9%.....	4	4	4	-	-	-	-	-	-	-	-
7.0%.....	148	148	70	18	13	5	1	3	46	10	-
7.1% to 7.4%.....	8	8	4	-	-	-	-	1	-	3	-
7.5%.....	9	9	3	3	2	1	-	2	1	-	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	693	685	93	112	80	32	1	6	402	71	8
Average interest rate..... (percent).....	6.19	6.37	6.05	6.27	6.27	6.44	-	5.68	7.31	5.65	4.72
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required.....	3,206	2,859	715	436	315	121	90	127	900	591	347
Real estate taxes included in payment.....	1,358	1,181	315	202	144	58	60	70	189	345	177
Monthly.....	1,274	1,109	308	188	133	55	56	70	159	323	165
Quarterly.....	9	6	-	1	-	1	1	-	4	-	3
Semiannual.....	11	10	1	2	2	-	1	-	4	2	1
Annual.....	27	27	3	5	4	1	1	-	15	3	-
Other.....	2	2	-	-	-	-	-	-	1	1	-
Not reporting frequency of payment.....	35	27	3	6	5	1	1	-	6	11	8
Real estate taxes not included in payment.....	1,734	1,574	371	224	166	58	30	56	670	223	160
Monthly.....	1,443	1,289	355	172	125	47	24	51	492	195	154
Quarterly.....	23	22	1	5	4	1	3	-	12	1	1
Semiannual.....	33	33	-	10	9	1	-	-	17	5	-
Annual.....	166	163	-	29	21	8	2	1	117	13	8
Other.....	11	11	1	1	1	-	-	-	9	-	-
Not reporting frequency of payment.....	58	56	14	7	6	1	1	2	23	9	2
Not reporting tax payment requirements.....	114	104	29	10	5	5	-	1	41	23	10
No principal payments required.....	139	129	18	23	12	11	2	1	80	10	10
Monthly.....	76	70	12	11	3	8	1	1	38	7	6
Quarterly.....	3	3	-	1	1	-	1	-	1	-	-
Semiannual.....	5	5	-	2	1	-	-	-	3	-	-
Annual.....	47	45	-	9	7	2	-	-	38	3	2
Other.....	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	8	6	1	-	-	-	-	-	5	-	2
Not reporting principal payment requirements.....	143	77	17	4	2	2	1	2	23	30	66
No regular payments required.....	82	80	-	9	7	2	1	2	65	3	2
Reporting debt and value.....	2,920	2,610	637	410	300	110	84	117	849	513	310
JUNIOR MORTGAGE											
First mortgage only.....	495	449	192	62	48	14	21	15	98	61	46
First and junior mortgage.....	24	20	4	5	3	2	2	-	5	4	4
With first mortgage, not reporting on junior mort- gage.....	2,401	2,141	441	343	249	94	61	102	746	448	260
RELATION OF DEBT TO VALUE											
Value of property..... (dollars).....	8,731,700	7,689,400	2,314,200	1,506,000	1,087,200	418,800	521,800	388,800	1,132,500	1,776,100	1,092,300
Average value..... (dollars).....	2,990	2,927	3,633	3,673	3,624	3,807	-	3,323	1,334	3,462	3,524
Debt on first and junior mortgages..... (dollars).....	5,189,500	4,512,800	1,357,700	870,800	644,100	226,700	336,100	254,400	564,600	1,129,200	676,700
Percent of value of property.....	59.4	59.1	58.7	57.8	59.2	54.1	-	65.4	49.9	63.6	62.0
Average debt..... (dollars).....	1,777	1,729	2,131	2,124	2,147	2,061	-	2,174	665	2,201	2,188
Debt on first mortgage..... (dollars).....	5,168,400	4,495,900	1,354,800	862,400	636,200	226,200	335,100	254,400	563,700	1,126,000	672,500
Percent of value of property.....	59.2	58.9	58.5	57.3	58.5	54.0	-	65.4	49.8	63.4	61.6
Average debt..... (dollars).....	1,770	1,723	2,126	2,103	2,121	2,056	-	2,174	664	2,195	2,169

Table 2.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	2,372	2,286	1,011	1,220	55	86
Total first mortgage outstanding debt..... (dollars).....	4,367,900	4,299,100	2,674,000	1,553,300	71,800	68,800
Total annual mortgage payment..... (dollars).....	643,026	637,322	336,226	288,353	12,743	5,704
Average first mortgage outstanding debt..... (dollars).....	1,841	1,881	2,645	1,273	-	-
Average value of property..... (dollars).....	3,042	3,084	3,954	2,392	-	-
Average annual estimated rental value..... (dollars).....	314	319	401	254	-	-
Average annual mortgage payment..... (dollars).....	271	279	333	236	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	14.7	14.8	12.6	18.6	-	-
Value of property.....	8.9	9.0	8.4	9.9	-	-
Estimated annual rental value.....	86.4	87.4	82.9	93.1	-	-
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	2,160	2,119	985	1,087	47	41
Average first mortgage outstanding debt..... (dollars).....	1,915	1,935	2,661	1,300	-	-
Average value of property..... (dollars).....	3,098	3,113	3,932	2,390	-	-
Average annual estimated rental value..... (dollars).....	320	323	400	255	-	-
Average annual mortgage payment..... (dollars).....	280	283	335	238	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	14.6	14.6	12.6	18.3	-	-
Value of property.....	9.0	9.1	8.5	10.0	-	-
Estimated annual rental value.....	87.3	87.9	83.6	93.6	-	-
Monthly mortgage payment—						
Under \$10.....	268	239	59	169	11	29
\$10 to \$14.....	373	369	76	282	11	4
\$15 to \$19.....	287	284	110	168	6	3
\$20 to \$24.....	317	314	165	143	6	3
\$25 to \$29.....	336	335	198	131	6	1
\$30 to \$39.....	348	347	232	113	2	1
\$40 to \$49.....	115	115	72	42	1	-
\$50 to \$59.....	55	55	38	16	1	-
\$60 to \$74.....	33	33	21	11	1	-
\$75 to \$99.....	13	13	8	4	1	-
\$100 and over.....	15	15	6	8	1	-
Average monthly mortgage payment..... (dollars).....	23.30	23.62	27.89	19.87	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	212	167	26	133	8	45
Average first mortgage outstanding debt..... (dollars).....	1,087	1,186	-	1,052	-	-
Average value of property..... (dollars).....	2,471	2,716	-	2,407	-	-
Average annual estimated rental value..... (dollars).....	248	271	-	246	-	-
Average annual mortgage payment..... (dollars).....	184	219	-	219	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	16.9	18.5	-	20.8	-	-
Value of property.....	7.5	8.1	-	9.1	-	-
Estimated annual rental value.....	74.4	81.0	-	89.0	-	-

Table 1.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE: 1940

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OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties.....	119,600	112,785	17,611	54,694	46,318	8,376	3,928	3,893	19,211	13,448	6,815
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness.....	116,277	110,025	17,256	53,521	45,414	8,107	3,883	3,852	18,454	13,059	6,252
Under \$500.....	9,492	9,223	554	2,332	2,007	325	35	378	4,918	1,006	259
\$500 to \$999.....	7,345	7,016	812	2,202	1,866	336	32	208	3,225	537	329
\$1,000 to \$1,499.....	5,902	5,633	1,109	2,013	1,662	351	38	169	1,961	843	269
\$1,500 to \$1,999.....	6,647	6,281	1,745	2,339	1,901	438	68	169	1,559	401	366
\$2,000 to \$2,499.....	10,646	9,979	2,967	4,132	3,474	718	141	289	1,566	824	667
\$2,500 to \$2,999.....	13,470	12,614	3,075	6,201	5,244	957	271	405	1,323	1,339	856
\$3,000 to \$3,999.....	27,616	25,980	4,226	14,459	12,407	2,052	946	1,005	2,079	3,265	1,686
\$4,000 to \$4,999.....	19,865	18,869	1,662	10,713	9,106	1,607	891	689	1,018	3,896	996
\$5,000 to \$5,999.....	8,916	8,393	604	5,557	4,633	924	595	260	415	962	523
\$6,000 to \$7,499.....	3,848	3,627	321	2,184	1,909	275	404	150	240	318	221
\$7,500 to \$9,999.....	1,595	1,511	118	838	755	83	270	80	94	111	84
\$10,000 to \$14,999.....	763	734	45	404	371	33	152	41	47	45	29
\$15,000 to \$19,999.....	133	126	6	64	57	7	35	6	4	11	7
\$20,000 and over.....	39	39	2	23	22	1	5	3	5	1	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate.....	116,967	110,781	17,441	54,080	45,788	8,292	3,876	3,832	18,412	13,140	6,186
Under 4.0%.....	950	937	38	370	304	66	10	9	302	208	13
4.0% to 4.4%.....	1,348	1,321	50	458	404	54	56	27	398	322	27
4.1% to 4.4%.....	77	72	4	46	42	4	1	1	1	19	5
4.5% to 4.9%.....	14,177	9,840	353	7,136	6,124	1,012	324	390	114	1,523	4,337
4.6% to 4.9%.....	209	200	3	186	146	40	1	-	-	10	9
5.0% to 5.4%.....	35,994	35,140	1,546	22,691	19,722	2,969	1,820	998	1,636	6,449	854
5.1% to 5.4%.....	498	485	35	341	313	28	15	18	9	67	13
5.5% to 5.9%.....	9,575	9,374	811	5,966	5,071	895	844	328	273	1,152	201
5.6% to 5.9%.....	102	101	16	50	44	6	8	4	4	19	1
6.0% to 6.4%.....	36,723	36,289	9,163	13,482	10,984	2,498	722	1,382	9,356	2,184	434
6.1% to 6.4%.....	344	344	261	40	30	10	1	10	18	14	-
6.5% to 6.9%.....	3,108	2,953	1,917	464	303	161	19	144	239	120	155
6.6% to 6.9%.....	1,068	1,048	798	102	44	58	4	29	72	43	20
7.0% to 7.4%.....	11,456	11,354	1,916	2,535	2,091	444	35	443	5,515	910	102
7.1% to 7.4%.....	483	478	373	36	25	11	-	11	50	8	5
7.5% to 7.9%.....	136	133	77	23	17	6	-	-	28	5	3
7.6% to 7.9%.....	10	10	6	1	-	1	-	-	3	-	-
8.0% and over.....	709	702	74	153	124	29	6	38	344	87	7
Average interest rate..... (percent)	5.56	5.60	6.10	5.34	5.32	5.44	5.27	5.70	6.16	5.29	4.81
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required.....	115,519	109,281	17,392	53,742	45,490	8,252	3,847	3,798	17,304	13,198	6,239
Real estate taxes included in payment.....	52,147	48,488	2,972	34,376	29,756	4,620	934	1,493	1,156	7,552	3,654
Monthly.....	51,048	47,494	2,916	33,686	29,145	4,541	919	1,459	1,091	7,423	3,554
Quarterly.....	46	43	-	15	15	1	1	6	13	7	3
Semiannual.....	14	13	-	-	-	-	-	1	11	1	1
Annual.....	23	22	1	3	-	3	-	1	13	4	1
Other.....	11	10	1	3	3	-	-	2	4	-	1
Not reporting frequency of payment.....	1,005	901	54	668	593	75	14	24	24	117	104
Real estate taxes not included in payment.....	62,481	59,986	14,287	19,087	15,476	3,561	2,894	2,277	15,931	5,540	2,495
Monthly.....	59,992	57,613	14,052	18,465	15,019	3,446	2,767	2,136	14,829	5,364	2,379
Quarterly.....	549	539	15	97	76	21	54	75	279	18	10
Semiannual.....	328	322	8	51	43	8	13	18	213	19	6
Annual.....	427	420	7	72	57	15	4	8	310	19	7
Other.....	61	60	2	14	11	3	-	2	39	8	1
Not reporting frequency of payment.....	1,124	1,032	202	358	270	88	56	38	261	117	92
Not reporting tax payment requirements.....	891	812	133	309	258	51	19	28	217	106	79
No principal payments required.....	2,034	1,990	133	549	479	70	48	53	1,081	126	44
Monthly.....	1,082	1,045	113	369	310	59	34	35	403	91	37
Quarterly.....	434	433	10	139	132	7	7	12	242	23	1
Semiannual.....	158	157	1	11	10	1	4	2	136	3	1
Annual.....	288	286	1	14	11	3	2	3	250	6	2
Other.....	24	24	1	4	4	-	1	-	17	1	-
Not reporting frequency of payment.....	48	45	7	12	12	-	-	1	23	2	3
Not reporting principal payment requirements.....	1,076	575	71	215	178	37	23	25	176	65	501
No regular payments required.....	971	939	15	186	171	17	10	17	650	59	32
Reporting debt and value.....	116,164	109,912	17,156	53,514	45,407	8,107	3,883	3,852	18,451	13,056	6,252
JUNIOR MORTGAGE											
First mortgage only.....	46,358	44,218	6,822	21,508	19,435	2,073	1,819	1,569	7,404	5,096	2,140
First and junior mortgage.....	3,332	3,478	1,426	1,149	855	294	161	114	453	170	459
With first mortgage, not reporting on junior mort- gage.....	65,874	62,221	8,908	30,857	25,117	5,740	1,903	2,169	10,594	7,790	3,653
RELATION OF DEBT TO VALUE											
Value of property..... (dollars).....	570,418,900	540,044,400	77,335,300	287,141,800	244,729,300	42,412,500	33,487,900	20,373,100	56,933,200	64,773,100	30,369,500
Average value..... (dollars).....	4,910	4,913	4,508	5,866	5,390	5,232	8,624	5,289	3,086	4,961	4,858
Debt on first and junior mortgages..... (dollars).....	363,445,000	343,034,600	48,817,200	187,072,200	159,544,900	27,527,300	18,994,300	12,581,800	31,688,900	43,880,200	20,410,400
Percent of value of property.....	63.7	63.5	63.1	65.1	65.2	64.9	56.7	61.8	55.7	67.7	67.2
Average debt..... (dollars).....	3,129	3,121	2,845	3,496	3,514	3,395	4,892	3,266	1,717	3,361	3,265
Debt on first mortgage..... (dollars).....	360,565,300	340,538,400	47,814,000	186,343,800	159,018,300	27,325,500	18,791,100	12,464,800	31,345,800	43,778,900	20,026,900
Percent of value of property.....	63.2	63.1	61.8	64.9	65.0	64.4	56.1	61.2	55.1	67.6	65.9
Average debt..... (dollars).....	3,104	3,098	2,787	3,492	3,502	3,371	4,839	3,286	1,699	3,353	3,203

Table 2.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent	107,817	105,987	48,247	57,043	697	1,830
Total first mortgage outstanding debt (dollars)	386,494,900	382,757,300	190,831,300	140,294,200	1,631,800	3,737,600
Total annual mortgage payment (dollars)	43,976,506	43,692,825	22,537,412	20,920,687	234,726	283,681
Average first mortgage outstanding debt (dollars)	3,121	3,140	3,955	2,459	2,341	2,042
Average value of property (dollars)	4,921	4,935	5,600	4,385	3,956	4,132
Average annual estimated rental value (dollars)	537	539	613	477	416	446
Average annual mortgage payment (dollars)	408	412	467	367	337	155
Percent which annual mortgage payment represents of—						
First mortgage debt	13.1	13.1	11.8	14.9	14.4	7.6
Value of property	8.3	8.4	8.3	8.4	8.5	8.8
Estimated annual rental value	76.0	76.6	76.2	76.9	80.9	34.8
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	105,810	104,830	48,185	55,957	688	980
Average first mortgage outstanding debt (dollars)	3,141	3,148	3,957	2,461	2,347	2,432
Average value of property (dollars)	4,921	4,924	5,599	4,355	3,941	4,576
Average annual estimated rental value (dollars)	537	538	613	474	414	489
Average annual mortgage payment (dollars)	411	413	467	367	337	209
Percent which annual mortgage payment represents of—						
First mortgage debt	13.1	13.1	11.8	14.9	14.4	8.6
Value of property	8.4	8.4	8.3	8.4	8.5	4.6
Estimated annual rental value	76.5	76.8	76.2	77.3	81.4	42.8
Monthly mortgage payment—						
Under \$10	2,930	2,587	108	2,455	23	343
\$10 to \$14	5,921	5,781	221	5,482	78	140
\$15 to \$19	5,649	5,519	542	4,904	73	130
\$20 to \$24	9,947	9,847	2,665	7,100	82	100
\$25 to \$29	17,138	17,076	7,727	9,230	119	82
\$30 to \$39	36,034	35,916	19,651	16,064	201	118
\$40 to \$49	15,071	15,028	9,853	5,109	66	43
\$50 to \$59	6,730	6,716	3,896	2,792	28	14
\$60 to \$74	3,411	3,408	2,101	1,300	7	3
\$75 to \$99	1,701	1,699	898	797	9	2
\$100 and over	1,258	1,253	528	723	2	5
Average monthly mortgage payment (dollars)	34.24	34.40	38.94	30.56	28.09	17.41
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	2,007	1,157	62	1,086	9	850
Average first mortgage outstanding debt (dollars)	2,050	2,385	-	2,359	-	1,594
Average value of property (dollars)	4,963	5,950	-	5,930	-	3,620
Average annual estimated rental value (dollars)	513	608	-	610	-	396
Average annual mortgage payment (dollars)	248	362	-	366	-	93
Percent which annual mortgage payment represents of—						
First mortgage debt	12.1	15.2	-	15.5	-	5.8
Value of property	5.0	6.1	-	6.2	-	2.6
Estimated annual rental value	47.9	59.6	-	59.9	-	23.5

Table 1a.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE CITY OF LOS ANGELES: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties.....	21,922	20,579	3,729	10,908	9,116	1,792	711	1,119	2,257	1,855	1,343
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness.....	21,683	20,400	3,705	10,809	9,038	1,771	708	1,114	2,225	1,839	1,283
Under \$500.....	575	558	38	225	188	37	6	50	192	47	17
\$500 to \$999.....	673	651	107	244	190	54	8	36	211	45	22
\$1,000 to \$1,499.....	764	722	183	254	218	46	6	29	197	43	42
\$1,500 to \$1,999.....	976	925	280	345	273	72	15	26	224	35	51
\$2,000 to \$2,499.....	1,936	1,825	525	679	522	155	35	82	287	116	111
\$2,500 to \$2,999.....	2,751	2,589	797	1,206	967	239	52	116	255	223	162
\$3,000 to \$3,999.....	5,976	5,650	1,040	3,180	2,613	567	162	347	455	466	326
\$4,000 to \$4,999.....	4,416	4,164	400	2,456	2,142	314	135	267	216	690	252
\$5,000 to \$5,999.....	1,869	1,724	156	1,185	1,028	157	99	76	92	116	145
\$6,000 to \$7,499.....	949	848	88	556	472	84	66	38	54	46	101
\$7,500 to \$9,999.....	451	409	35	251	224	27	62	28	29	4	42
\$10,000 to \$14,999.....	275	266	13	177	162	15	41	15	12	8	9
\$15,000 to \$19,999.....	59	56	1	35	32	3	18	2	-	-	3
\$20,000 and over.....	13	13	1	6	6	-	3	2	1	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate.....	21,532	20,309	3,696	10,793	9,015	1,778	705	1,099	2,192	1,824	1,273
Under 4.0%.....	128	127	3	41	38	3	2	2	26	53	1
4.0% to 4.4%.....	220	218	12	73	65	8	13	12	48	60	2
4.4% to 4.8%.....	5	5	1	1	1	-	-	-	-	-	-
4.8% to 5.2%.....	2,937	1,919	71	1,393	1,207	186	62	156	11	226	1,018
5.2% to 5.6%.....	4	4	-	4	4	-	-	-	-	-	-
5.6% to 6.0%.....	7,114	6,986	364	4,885	4,253	632	284	329	232	892	128
6.0% to 6.4%.....	49	48	2	34	33	1	1	5	-	6	1
6.4% to 6.8%.....	2,243	2,210	199	1,436	1,220	216	181	117	62	215	33
6.8% to 7.2%.....	11	11	2	6	4	2	2	1	-	-	-
7.2% to 7.6%.....	6,477	6,413	2,043	2,400	1,839	561	141	338	1,236	255	64
7.6% to 8.0%.....	39	39	28	5	3	2	-	1	4	1	-
8.0% and over.....	668	658	403	129	81	48	10	34	64	18	10
Average interest rate..... (percent)	5.47	5.52	6.04	5.30	5.27	5.49	5.31	5.52	6.05	5.19	4.70
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required.....	21,446	20,159	3,702	10,809	9,034	1,775	697	1,100	2,025	1,826	1,287
Real estate taxes included in payment.....	10,652	9,751	616	7,276	6,328	948	193	525	156	985	901
Monthly.....	10,444	9,558	602	7,146	6,217	929	187	511	150	962	886
Quarterly.....	9	9	-	3	3	-	1	2	2	1	-
Semiannual.....	1	1	-	-	-	-	-	1	-	-	-
Annual.....	1	1	-	-	-	-	-	-	1	-	-
Other.....	3	2	-	-	-	-	-	1	1	1	1
Not reporting frequency of payment.....	194	180	14	127	108	19	5	10	2	22	14
Real estate taxes not included in payment.....	10,618	10,247	3,049	3,477	2,657	820	503	565	1,826	627	371
Monthly.....	10,243	9,887	3,009	3,393	2,598	795	479	518	1,694	794	356
Quarterly.....	142	141	2	17	14	3	19	33	62	8	1
Semiannual.....	38	38	-	5	2	3	3	9	21	-	-
Annual.....	18	17	-	4	4	-	-	1	11	1	1
Other.....	11	11	1	1	1	-	-	-	9	-	-
Not reporting frequency of payment.....	166	153	37	57	38	19	2	4	29	24	13
Not reporting tax payment requirements.....	176	161	37	55	49	7	1	10	43	14	15
No principal payments required.....	241	238	20	54	43	11	9	12	130	13	3
Monthly.....	130	127	16	43	34	9	5	8	44	11	3
Quarterly.....	75	75	2	10	8	2	2	4	56	1	-
Semiannual.....	21	21	-	-	-	-	-	2	19	-	-
Annual.....	8	8	1	-	-	-	-	-	6	1	-
Other.....	3	3	-	-	-	-	-	-	3	-	-
Not reporting frequency of payment.....	4	4	1	1	1	-	-	-	2	-	-
Not reporting principal payment requirements.....	135	85	7	36	30	6	2	4	31	5	50
No regular payments required.....	100	97	-	9	9	-	3	3	71	11	3
Reporting debt and value.....	21,681	20,398	3,704	10,808	9,037	1,771	708	1,114	2,225	1,839	1,283
JUNIOR MORTGAGE											
First mortgage only.....	9,123	8,571	1,434	4,473	3,967	506	272	515	958	918	552
First and junior mortgage.....	1,249	1,145	603	323	222	101	37	56	95	31	104
With first mortgage, not reporting on junior mort- gage.....	11,309	10,682	1,667	6,012	4,848	1,164	399	542	1,172	890	627
RELATION OF DEBT TO VALUE											
Value of property..... (dollars).....	128,952,700	121,128,100	18,968,100	67,545,400	57,180,700	10,364,700	7,141,400	6,822,400	10,602,400	10,048,400	7,824,600
Average value..... (dollars).....	5,948	5,938	5,121	6,250	6,327	5,852	10,087	6,124	4,765	5,464	6,099
Debt on first and junior mortgages..... (dollars).....	79,107,400	74,085,400	11,650,200	42,098,500	35,746,400	6,352,100	3,765,100	4,113,400	5,822,200	6,636,000	5,022,000
Percent of value of property..... (dollars).....	61.3	61.2	61.4	62.3	62.3	61.3	52.7	60.3	54.9	66.0	64.2
Average debt..... (dollars).....	3,649	3,632	3,145	3,895	3,956	3,587	5,318	3,692	2,617	3,608	3,914
Debt on first mortgage..... (dollars).....	78,116,300	73,193,600	11,198,000	41,901,700	35,628,400	6,278,300	3,695,000	4,065,800	5,720,200	6,612,900	4,922,700
Percent of value of property..... (dollars).....	60.6	60.4	59.0	62.0	62.3	59.6	51.7	59.6	54.0	65.8	62.9
Average debt..... (dollars).....	3,603	3,588	3,023	3,877	3,942	3,545	5,219	3,650	2,571	3,596	3,837

Table 2a.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF LOS ANGELES: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	20,565	20,385	10,142	10,044	149	230
Total first mortgage outstanding debt..... (dollars).....	74,284,400	73,636,600	42,257,500	31,070,400	308,700	647,800
Total annual mortgage payment..... (dollars).....	9,770,186	9,726,753	5,164,585	4,514,804	47,364	43,433
Average first mortgage outstanding debt..... (dollars).....	3,612	3,621	4,167	3,093	2,072	2,817
Average value of property..... (dollars).....	5,935	5,935	6,177	5,722	3,853	5,907
Average annual estimated rental value..... (dollars).....	664	664	697	635	414	555
Average annual mortgage payment..... (dollars).....	475	478	509	450	318	189
Percent which annual mortgage payment represents of—						
First mortgage debt.....	13.2	13.2	12.2	14.5	15.3	6.7
Value of property.....	8.0	8.1	8.2	7.9	8.3	3.2
Estimated annual rental value.....	71.5	72.0	73.1	70.8	76.8	28.8
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	20,278	20,151	10,132	9,870	149	127
Average first mortgage outstanding debt..... (dollars).....	3,615	3,621	4,166	3,085	2,072	2,748
Average value of property..... (dollars).....	5,902	5,904	6,171	5,661	3,853	5,597
Average annual estimated rental value..... (dollars).....	661	661	696	629	414	610
Average annual mortgage payment..... (dollars).....	476	478	509	448	318	208
Percent which annual mortgage payment represents of—						
First mortgage debt.....	13.2	13.2	12.2	14.5	15.3	7.6
Value of property.....	8.1	8.1	8.3	7.9	8.3	3.7
Estimated annual rental value.....	72.1	72.3	73.1	71.2	76.8	34.1
Monthly mortgage payment—						
Under \$10.....	193	156	6	140	10	37
\$10 to \$14.....	426	398	24	354	20	28
\$15 to \$19.....	322	599	69	505	25	23
\$20 to \$24.....	1,429	1,421	382	1,022	17	8
\$25 to \$29.....	2,847	2,838	1,228	1,592	18	9
\$30 to \$39.....	7,382	7,369	3,927	3,412	30	13
\$40 to \$49.....	3,645	3,639	2,335	1,285	19	6
\$50 to \$59.....	1,724	1,723	1,019	698	6	1
\$60 to \$74.....	971	971	597	372	2	—
\$75 to \$99.....	561	559	322	235	2	2
\$100 and over.....	478	478	223	255	—	—
Average monthly mortgage payment..... (dollars).....	39.68	39.82	42.44	37.34	26.49	17.31
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	287	184	10	174	—	103
Average first mortgage outstanding debt..... (dollars).....	3,386	3,658	—	3,597	—	2,901
Average value of property..... (dollars).....	8,211	9,286	—	9,133	—	6,290
Average annual estimated rental value..... (dollars).....	892	994	—	987	—	710
Average annual mortgage payment..... (dollars).....	397	527	—	528	—	168
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.7	14.4	—	14.7	—	5.7
Value of property.....	4.8	5.7	—	5.8	—	2.6
Estimated annual rental value.....	44.5	53.0	—	58.5	—	23.3

Table 1b.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE LOS ANGELES METROPOLITAN DISTRICT: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties.....	62,478	59,202	10,011	28,811	25,081	3,780	1,785	2,618	9,807	6,670	3,271
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness.....	61,772	58,673	9,927	28,562	24,824	3,738	1,769	2,603	9,206	6,606	3,039
Under \$500.....	3,370	3,279	149	1,109	1,005	104	12	164	1,473	372	91
\$500 to \$999.....	4,105	3,916	331	1,128	990	138	14	114	1,981	348	189
\$1,000 to \$1,499.....	3,072	2,941	519	956	811	145	21	85	1,178	182	131
\$1,500 to \$1,999.....	3,368	3,191	951	1,052	854	198	34	89	869	196	172
\$2,000 to \$2,499.....	6,014	5,653	1,907	2,128	1,774	354	77	202	900	439	361
\$2,500 to \$2,999.....	8,243	7,776	1,991	3,718	3,168	550	161	316	762	828	467
\$3,000 to \$3,999.....	16,817	15,486	2,537	8,625	7,462	1,163	495	808	1,140	1,881	831
\$4,000 to \$4,999.....	10,075	9,626	898	5,592	4,967	625	358	491	508	1,779	449
\$5,000 to \$5,999.....	4,012	3,805	352	2,464	2,185	279	228	168	197	396	207
\$6,000 to \$7,499.....	1,879	1,749	189	1,071	944	127	162	90	109	128	130
\$7,500 to \$9,999.....	815	762	76	430	395	35	121	45	56	34	53
\$10,000 to \$14,999.....	402	389	24	234	217	17	60	25	28	18	13
\$15,000 to \$19,999.....	82	77	2	44	41	3	22	3	1	5	5
\$20,000 and over.....	23	23	1	11	11	-	4	3	4	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate.....	61,506	58,450	9,937	28,515	24,764	3,751	1,766	2,588	9,089	6,555	3,056
Under 4.0%.....	386	381	21	132	127	5	3	4	80	141	5
4.0%.....	517	508	25	174	161	13	26	21	112	150	9
4.1% to 4.4%.....	23	22	1	11	11	-	1	1	-	8	1
4.5%.....	7,641	5,801	214	3,815	3,425	390	139	297	47	789	2,240
4.6% to 4.9%.....	154	152	1	144	106	38	-	-	-	7	2
5.0%.....	19,129	18,839	1,003	12,557	11,204	1,353	684	702	699	3,194	290
5.1% to 5.4%.....	188	181	7	129	124	5	5	8	5	27	7
5.5%.....	5,450	5,391	589	3,349	2,910	439	518	243	154	588	59
5.6% to 5.9%.....	39	39	8	21	18	3	7	1	-	2	-
6.0%.....	18,896	18,175	5,088	6,577	5,461	1,116	358	880	4,381	941	231
6.1% to 6.4%.....	137	137	103	17	10	7	-	3	10	4	-
6.5%.....	2,378	2,230	1,498	318	192	126	13	114	195	92	148
6.6% to 6.9%.....	611	596	456	67	28	39	1	20	38	14	15
7.0%.....	6,191	6,135	837	1,145	938	207	8	279	3,311	555	56
7.1% to 7.4%.....	102	101	84	5	2	3	-	5	6	1	1
7.5%.....	37	37	16	11	9	2	-	-	7	3	-
7.6% to 7.9%.....	6	6	3	1	-	1	-	-	2	-	-
8.0% and over.....	221	219	38	42	38	4	3	10	92	39	2
Average interest rate..... (percent).....	5.56	5.60	6.04	5.32	5.29	5.48	5.32	5.63	6.26	5.28	4.83
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required.....	60,943	57,862	9,923	28,399	24,658	3,741	1,749	2,563	8,647	6,581	3,081
Real estate taxes included in payment.....	27,959	26,241	1,785	18,565	16,585	1,980	471	1,071	495	3,854	1,718
Monthly.....	27,462	25,774	1,757	18,238	16,292	1,946	462	1,044	474	3,799	1,688
Quarterly.....	22	22	-	7	7	-	1	5	6	3	-
Semiannual.....	3	3	-	-	-	-	-	1	2	-	-
Annual.....	3	3	-	-	-	-	-	1	1	1	-
Other.....	5	4	1	1	1	-	-	1	1	-	1
Not reporting frequency of payment.....	464	435	27	319	285	34	8	19	11	51	29
Real estate taxes not included in payment.....	32,582	31,257	8,072	9,691	7,947	1,744	1,268	1,472	8,062	2,692	1,325
Monthly.....	31,579	30,310	7,972	9,450	7,756	1,694	1,208	1,371	7,687	2,622	1,269
Quarterly.....	336	333	9	56	45	11	40	68	147	13	8
Semiannual.....	105	103	4	16	12	4	6	12	63	2	2
Annual.....	82	81	1	21	19	2	1	1	55	2	1
Other.....	24	24	1	4	3	1	-	1	17	1	-
Not reporting frequency of payment.....	456	406	85	144	112	32	13	19	93	52	50
Not reporting tax payment requirements.....	402	364	66	143	126	17	10	20	90	35	38
No principal payments required.....	848	832	61	259	236	23	21	37	400	54	16
Monthly.....	390	376	51	122	105	17	11	24	138	30	14
Quarterly.....	344	343	7	126	121	5	7	10	171	22	1
Semiannual.....	63	63	1	5	4	1	2	1	53	1	-
Annual.....	29	29	1	2	2	-	1	2	22	1	-
Other.....	7	7	-	-	-	-	-	-	7	-	-
Not reporting frequency of payment.....	15	14	1	4	4	-	-	-	9	-	1
Not reporting principal payment requirements.....	370	210	25	98	84	14	9	11	50	17	160
No regular payments required.....	312	298	2	55	53	2	6	7	210	18	14
Reporting debt and value.....	61,764	58,665	9,926	28,560	24,822	3,738	1,769	2,603	9,204	6,603	3,099
JUNIOR MORTGAGE											
First mortgage only.....	27,910	26,755	4,233	12,632	11,424	1,208	832	1,159	4,951	2,948	1,355
First and junior mortgage.....	2,844	2,474	1,106	796	578	218	83	92	281	116	370
With first mortgage, not reporting on junior mort- gage.....	31,010	29,436	4,587	15,132	12,820	2,312	854	1,352	3,972	3,539	1,574
RELATION OF DEBT TO VALUE											
Value of property..... (dollars).....	309,667,200	294,231,100	46,291,800	154,460,000	134,870,500	19,589,500	15,238,100	14,637,100	31,523,000	32,081,100	15,436,100
Average value..... (dollars).....	5,014	5,015	4,664	5,408	5,434	5,241	8,642	5,623	3,425	4,851	4,981
Debt on first and junior mortgages..... (dollars).....	195,174,400	184,948,100	29,106,500	99,612,100	87,155,000	12,457,100	8,420,400	8,873,300	17,265,800	21,670,000	10,226,300
Percent of value of property.....	63.0	62.9	62.9	64.5	64.6	63.6	55.1	60.6	54.8	67.7	66.2
Average debt..... (dollars).....	3,180	3,153	2,932	3,488	3,511	3,333	4,760	3,409	1,876	3,282	3,300
Debt on first mortgage..... (dollars).....	193,198,100	183,262,000	28,364,900	99,174,400	86,856,600	12,317,800	8,316,100	8,774,200	17,028,400	21,609,000	9,936,100
Percent of value of property.....	62.4	61.8	61.8	64.4	64.4	62.9	54.4	59.9	54.0	67.5	64.4
Average debt..... (dollars).....	3,128	3,124	2,858	3,472	3,499	3,295	4,701	3,371	1,850	3,273	3,206



Table 2b.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE LOS ANGELES METROPOLITAN DISTRICT: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	58,635	57,832	26,554	30,931	347	803
Total first mortgage outstanding debt..... (dollars)	183,701,800	181,860,000	103,125,000	77,946,400	788,600	1,841,800
Total annual mortgage payment..... (dollars)	24,208,886	24,078,390	12,354,043	11,610,319	114,028	180,496
Average first mortgage outstanding debt..... (dollars)	3,138	3,145	3,884	2,520	2,273	2,294
Average value of property..... (dollars)	5,004	5,008	5,585	4,524	3,961	4,765
Average annual estimated rental value..... (dollars)	550	550	618	493	409	512
Average annual mortgage payment..... (dollars)	413	416	465	375	329	168
Percent which annual mortgage payment represents of—						
First mortgage debt.....	13.2	13.2	12.0	14.9	14.5	7.1
Value of property.....	8.3	8.3	8.3	8.3	8.3	3.4
Estimated annual rental value.....	75.1	75.7	75.2	76.1	80.3	31.7
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	57,726	57,351	26,529	30,477	345	375
Average first mortgage outstanding debt..... (dollars)	3,139	3,142	3,883	2,507	2,272	2,638
Average value of property..... (dollars)	4,975	4,976	5,580	4,461	3,952	4,862
Average annual estimated rental value..... (dollars)	547	547	618	487	408	524
Average annual mortgage payment..... (dollars)	414	416	465	373	329	216
Percent which annual mortgage payment represents of—						
First mortgage debt.....	13.2	13.2	12.0	14.9	14.5	8.2
Value of property.....	8.3	8.4	8.3	8.4	8.3	4.4
Estimated annual rental value.....	75.7	75.9	75.2	76.6	80.6	41.1
Monthly mortgage payment—						
Under \$10.....	1,015	900	26	858	16	115
\$10 to \$14.....	3,324	3,260	86	3,135	39	64
\$15 to \$19.....	2,951	2,907	262	2,600	45	44
\$20 to \$24.....	5,579	5,544	1,494	4,005	45	35
\$25 to \$29.....	9,853	9,813	4,782	4,971	60	40
\$30 to \$39.....	20,009	19,956	10,786	9,085	85	53
\$40 to \$49.....	7,908	7,890	5,100	2,760	80	18
\$50 to \$59.....	3,549	3,546	2,038	1,492	16	3
\$60 to \$74.....	1,802	1,801	1,088	710	3	1
\$75 to \$99.....	974	972	527	440	5	2
\$100 and over.....	762	762	340	421	1	-
Average monthly mortgage payment..... (dollars)	34.52	34.63	38.76	31.12	27.42	17.97
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	909	481	25	454	2	428
Average first mortgage outstanding debt..... (dollars)	2,759	3,438	-	3,393	-	1,996
Average value of property..... (dollars)	6,867	8,812	-	8,731	-	4,680
Average annual estimated rental value..... (dollars)	709	893	-	894	-	502
Average annual mortgage payment..... (dollars)	324	510	-	508	-	116
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.8	14.8	-	15.0	-	5.8
Value of property.....	4.7	5.8	-	5.8	-	2.5
Estimated annual rental value.....	45.8	57.1	-	56.8	-	23.1

## MORTGAGES—HOMES BUILT 1935 TO 1940

Table 1c.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE CITY OF OAKLAND: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties.....	3,114	2,936	138	1,805	1,637	168	188	156	280	369	178
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness.....	3,022	2,871	134	1,785	1,624	161	188	154	257	343	151
Under \$500.....	26	26	2	15	11	4	-	-	8	1	-
\$500 to \$999.....	50	47	4	22	18	4	2	2	17	-	3
\$1,000 to \$1,499.....	55	54	6	29	19	10	2	1	14	2	1
\$1,500 to \$1,999.....	69	69	9	30	29	1	4	4	19	3	-
\$2,000 to \$2,499.....	109	105	9	59	51	8	8	5	20	4	4
\$2,500 to \$2,999.....	166	160	18	82	73	9	5	8	26	21	6
\$3,000 to \$3,999.....	710	681	36	459	421	38	34	29	57	66	29
\$4,000 to \$4,999.....	916	869	22	530	493	37	47	49	59	162	47
\$5,000 to \$5,999.....	520	480	11	324	296	26	34	26	30	55	40
\$6,000 to \$7,499.....	253	239	10	160	151	9	23	19	11	16	14
\$7,500 to \$9,999.....	106	103	5	60	50	10	17	8	5	8	3
\$10,000 to \$14,999.....	38	34	2	11	8	3	12	3	1	5	4
\$15,000 to \$19,999.....	4	4	-	4	2	2	-	-	-	-	-
\$20,000 and over.....	-	-	-	-	-	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate.....	3,053	2,896	137	1,787	1,622	165	186	154	273	359	157
Under 4.0%.....	6	6	-	-	-	-	-	-	6	-	-
4.0%.....	54	52	2	16	15	1	6	1	17	10	2
4.1% to 4.4%.....	2	2	-	1	1	-	-	-	-	1	-
4.5%.....	456	384	6	271	254	17	22	25	4	56	72
4.6% to 4.9%.....	9	9	-	9	9	-	-	-	-	-	-
5.0%.....	1,474	1,411	21	960	884	76	96	69	50	215	63
5.1% to 5.4%.....	20	20	-	14	13	1	2	2	1	1	-
5.5%.....	375	359	22	228	211	17	38	26	8	37	16
5.6% to 5.9%.....	2	2	-	-	-	-	-	-	2	-	-
6.0%.....	594	590	71	271	219	52	22	27	163	36	4
6.1% to 6.4%.....	-	-	-	-	-	-	-	-	-	-	-
6.5%.....	28	28	9	9	9	-	-	3	6	1	-
6.6% to 6.9%.....	-	-	-	-	-	-	-	-	-	-	-
7.0%.....	31	31	6	6	5	1	-	1	16	3	-
7.1% to 7.4%.....	-	-	-	-	-	-	-	-	-	-	-
7.5%.....	-	-	-	-	-	-	-	-	-	-	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	2	2	-	2	2	-	-	-	-	-	-
Average interest rate..... (percent).....	5.20	5.22	5.75	5.15	5.14	5.32	5.13	5.22	5.65	5.06	4.83
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required.....	3,038	2,880	135	1,783	1,621	162	184	156	258	364	158
Real estate taxes included in payment.....	2,038	1,912	64	1,402	1,298	104	50	121	29	246	126
Monthly.....	1,988	1,866	63	1,362	1,261	101	50	119	28	244	122
Quarterly.....	-	-	-	-	-	-	-	-	-	-	-
Semiannual.....	-	-	-	-	-	-	-	-	-	-	-
Annual.....	-	-	-	-	-	-	-	-	-	-	-
Other.....	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	50	46	1	40	37	3	-	2	1	2	4
Real estate taxes not included in payment.....	991	961	71	378	321	57	133	35	228	116	30
Monthly.....	944	917	68	361	308	53	129	32	213	114	27
Quarterly.....	5	4	-	-	-	-	-	1	3	-	1
Semiannual.....	3	3	-	-	-	-	-	-	3	-	-
Annual.....	2	2	-	-	-	-	-	-	2	-	-
Other.....	1	1	-	-	-	-	-	-	1	-	-
Not reporting frequency of payment.....	36	34	3	17	13	4	4	2	6	2	2
Not reporting tax payment requirements.....	9	7	-	3	2	1	1	-	1	2	2
No principal payments required.....	23	22	-	9	6	3	2	-	8	3	1
Monthly.....	17	17	-	7	5	2	2	-	5	3	-
Quarterly.....	-	-	-	-	-	-	-	-	-	-	-
Semiannual.....	-	-	-	-	-	-	-	-	-	-	-
Annual.....	3	3	-	1	-	1	-	-	2	-	-
Other.....	1	1	-	1	1	-	-	-	-	-	-
Not reporting frequency of payment.....	2	1	-	-	-	-	-	-	1	-	1
Not reporting principal payment requirements.....	28	11	-	8	6	2	1	-	1	1	17
No regular payments required.....	25	23	3	5	4	1	1	-	13	1	2
Reporting debt and value.....	3,022	2,871	134	1,785	1,624	161	188	154	257	343	151
JUNIOR MORTGAGE											
First mortgage only.....	1,063	1,063	40	686	635	51	55	48	108	126	20
First and junior mortgage.....	33	31	3	11	11	-	4	1	6	6	2
With first mortgage, not reporting on junior mort- gage.....	1,906	1,777	91	1,088	978	110	129	106	153	211	129
RELATION OF DEBT TO VALUE											
Value of property..... (dollars).....	19,972,000	18,903,100	856,600	11,526,000	10,367,900	1,158,100	1,725,800	1,019,800	1,499,400	2,275,500	1,068,900
Average value..... (dollars).....	6,609	6,584	6,393	6,457	6,384	7,193	9,180	6,622	5,616	6,634	7,079
Debt on first and junior mortgages..... (dollars).....	13,126,700	12,415,700	504,600	7,794,200	7,103,300	690,900	975,300	715,800	898,600	1,527,200	711,000
Percent of value of property.....	65.7	65.7	58.9	67.6	68.5	59.7	56.5	70.2	59.9	67.1	66.5
Average debt..... (dollars).....	4,344	4,325	3,766	4,366	4,374	4,291	5,188	4,648	3,366	4,452	4,709
Debt on first mortgage..... (dollars).....	13,107,800	12,399,000	503,800	7,788,300	7,097,400	690,900	971,800	715,800	898,000	1,521,500	708,800
Percent of value of property.....	65.6	65.6	58.8	67.6	68.5	59.7	56.3	70.2	59.9	66.9	66.3
Average debt..... (dollars).....	4,337	4,319	3,760	4,363	4,370	4,291	5,169	4,647	3,363	4,436	4,694

Table 2c.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF OAKLAND: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	2,801	2,784	1,871	906	7	17
Total first mortgage outstanding debt.....(dollars).....	12,161,800	12,090,200	8,507,000	3,558,800	24,400	71,600
Total annual mortgage payment.....(dollars).....	1,379,302	1,378,784	943,080	428,218	2,436	5,568
Average first mortgage outstanding debt.....(dollars).....	4,342	4,343	4,547	3,928	-	-
Average value of property.....(dollars).....	6,545	6,537	6,322	6,984	-	-
Average annual estimated rental value.....(dollars).....	679	678	662	713	-	-
Average annual mortgage payment.....(dollars).....	492	493	504	473	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.3	11.4	11.1	12.0	-	-
Value of property.....	7.5	7.5	8.0	8.8	-	-
Estimated annual rental value.....	72.5	72.7	76.2	66.3	-	-
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	2,790	2,776	1,871	898	7	14
Average first mortgage outstanding debt.....(dollars).....	4,343	4,342	4,547	3,923	-	-
Average value of property.....(dollars).....	6,536	6,532	6,322	6,972	-	-
Average annual estimated rental value.....(dollars).....	678	678	662	712	-	-
Average annual mortgage payment.....(dollars).....	493	493	504	472	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.3	11.4	11.1	12.0	-	-
Value of property.....	7.5	7.6	8.0	8.8	-	-
Estimated annual rental value.....	72.7	72.8	76.2	66.3	-	-
Monthly mortgage payment—						
Under \$10.....	3	2	-	2	-	1
\$10 to \$14.....	23	23	3	20	-	-
\$15 to \$19.....	37	34	4	30	-	3
\$20 to \$24.....	98	98	44	53	1	-
\$25 to \$29.....	321	318	193	123	2	3
\$30 to \$39.....	1,094	1,091	739	348	4	8
\$40 to \$49.....	571	570	437	133	-	1
\$50 to \$59.....	314	311	230	81	-	3
\$60 to \$74.....	215	215	161	54	-	-
\$75 to \$99.....	77	77	45	32	-	-
\$100 and over.....	37	37	15	22	-	-
Average monthly mortgage payment.....(dollars).....	41.06	41.12	42.00	39.36	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	11	8	-	8	-	3
Average first mortgage outstanding debt.....(dollars).....	-	-	-	-	-	-
Average value of property.....(dollars).....	-	-	-	-	-	-
Average annual estimated rental value.....(dollars).....	-	-	-	-	-	-
Average annual mortgage payment.....(dollars).....	-	-	-	-	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	-	-	-	-	-	-
Value of property.....	-	-	-	-	-	-
Estimated annual rental value.....	-	-	-	-	-	-

Table 1d.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE SAN DIEGO METROPOLITAN DISTRICT: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties.....	4,656	4,151	869	1,864	1,415	449	119	190	628	481	505
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness.....	4,583	4,098	857	1,839	1,395	444	119	188	619	476	485
Under \$500.....	266	252	17	63	44	19	1	31	114	26	14
\$500 to \$999.....	205	195	26	54	33	21	2	15	84	14	10
\$1,000 to \$1,499.....	279	255	62	70	44	26	3	33	73	14	24
\$1,500 to \$1,999.....	358	324	99	101	62	39	3	28	63	30	34
\$2,000 to \$2,499.....	545	487	162	173	119	54	8	20	88	41	58
\$2,500 to \$2,999.....	546	589	170	284	226	58	11	7	53	64	57
\$3,000 to \$3,999.....	1,295	1,138	215	625	514	112	37	38	80	147	157
\$4,000 to \$4,999.....	620	537	71	275	206	69	21	13	37	120	83
\$5,000 to \$5,999.....	218	193	20	121	94	27	18	5	19	10	25
\$6,000 to \$7,499.....	95	77	11	43	31	12	6	3	9	5	18
\$7,500 to \$9,999.....	40	35	4	19	12	7	7	-	1	4	5
\$10,000 to \$14,999.....	14	14	-	9	9	-	1	-	3	1	-
\$15,000 to \$19,999.....	2	2	-	1	1	-	1	-	-	-	-
\$20,000 and over.....	-	-	-	-	-	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate.....	4,554	4,076	863	1,845	1,405	440	117	186	595	470	478
Under 4.0%.....	21	20	1	10	9	1	-	2	5	2	1
4.0%.....	58	56	2	20	18	2	7	1	17	9	2
4.1% to 4.4%.....	3	3	1	-	-	-	-	-	-	2	-
4.5%.....	753	339	29	254	229	25	9	-	5	42	414
4.6% to 4.9%.....	-	-	-	-	-	-	-	-	-	-	-
5.0%.....	1,212	1,182	87	746	602	144	67	18	71	193	30
5.1% to 5.4%.....	69	68	16	46	43	3	-	1	1	4	1
5.5%.....	273	267	51	130	102	28	7	9	12	58	6
5.6% to 5.9%.....	20	20	5	13	11	2	-	-	1	1	-
6.0%.....	1,552	1,531	434	521	332	189	24	95	350	107	21
6.1% to 6.4%.....	30	30	17	7	5	2	-	1	2	3	-
6.5%.....	111	111	53	24	10	14	1	11	11	11	-
6.6% to 6.9%.....	147	147	106	16	6	10	-	9	5	11	-
7.0%.....	261	258	53	46	31	15	1	34	108	16	3
7.1% to 7.4%.....	3	3	2	-	-	-	-	-	-	1	-
7.5%.....	3	3	-	1	-	1	-	-	1	1	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	38	38	6	11	7	4	1	5	6	9	-
Average interest rate..... (percent).....	5.53	5.63	6.00	5.35	5.26	5.62	5.22	6.20	6.00	5.50	4.62
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required.....	4,519	4,038	859	1,838	1,396	442	115	181	572	473	481
Real estate taxes included in payment.....	1,983	1,669	164	1,172	975	197	17	26	45	245	314
Monthly.....	1,938	1,637	159	1,150	958	192	17	25	44	242	301
Quarterly.....	2	1	-	-	-	-	-	-	-	1	1
Semiannual.....	-	-	-	-	-	-	-	-	-	-	-
Annual.....	-	-	-	-	-	-	-	-	-	-	-
Other.....	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	43	31	5	22	17	5	-	1	1	2	12
Real estate taxes not included in payment.....	2,507	2,344	691	662	418	244	97	153	519	222	163
Monthly.....	2,404	2,247	675	633	402	231	92	144	489	214	157
Quarterly.....	30	29	2	9	4	5	3	2	12	1	1
Semiannual.....	11	10	-	-	-	-	1	-	6	1	1
Annual.....	4	4	-	1	1	-	-	-	3	-	-
Other.....	2	2	-	1	1	-	-	-	1	-	-
Not reporting frequency of payment.....	56	52	14	18	10	8	1	5	8	6	4
Not reporting tax payment requirements.....	29	25	4	4	3	1	1	2	8	6	4
No principal payments required.....	52	50	6	11	8	3	3	3	22	5	2
Monthly.....	32	30	6	6	4	2	3	1	10	4	2
Quarterly.....	15	15	-	5	4	1	-	2	7	1	-
Semiannual.....	5	5	-	-	-	-	-	-	5	-	-
Annual.....	-	-	-	-	-	-	-	-	-	-	-
Other.....	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	-	-	-	-	-	-	-	-	-	-	-
Not reporting principal payment requirements.....	45	23	4	8	4	4	1	5	5	-	22
No regular payments required.....	40	40	-	7	7	-	-	1	29	3	-
Reporting debt and value.....	4,583	4,098	857	1,839	1,395	444	119	188	619	476	485
JUNIOR MORTGAGE											
First mortgage only.....	1,251	1,065	227	513	407	106	31	28	146	120	186
First and junior mortgage.....	119	105	52	28	16	12	5	2	11	7	14
With first mortgage, not reporting on junior mort- gage.....	3,213	2,928	578	1,298	972	326	83	158	462	349	285
RELATION OF DEBT TO VALUE											
Value of property..... (dollars).....	20,883,800	18,597,300	3,684,800	9,087,200	6,930,800	2,156,400	910,400	544,700	2,021,300	2,248,900	2,286,500
Average value..... (dollars).....	4,587	4,538	4,300	4,941	4,968	4,857	7,650	3,429	3,265	4,725	4,714
Debt on first and junior mortgages..... (dollars).....	13,394,400	11,844,100	2,332,100	5,934,100	4,593,800	1,340,800	493,400	380,400	1,218,200	1,485,900	1,550,300
Percent of value of property.....	64.1	63.7	63.3	65.3	66.3	62.2	54.2	59.0	60.3	66.1	67.8
Average debt..... (dollars).....	2,928	2,890	2,721	3,227	3,293	3,020	4,146	2,023	1,968	3,122	3,196
Debt on first mortgage..... (dollars).....	13,309,200	11,765,800	2,294,300	5,908,200	4,577,000	1,331,200	489,500	379,700	1,211,600	1,482,500	1,543,400
Percent of value of property.....	63.3	63.3	62.3	65.0	66.0	61.7	53.8	58.9	59.9	65.9	67.5
Average debt..... (dollars).....	2,904	2,871	2,677	3,213	3,281	2,998	4,113	2,020	1,957	3,114	3,182

Table 2d.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE SAN DIEGO METROPOLITAN DISTRICT: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	4,340	4,289	1,900	2,363	26	51
Total first mortgage outstanding debt..... (dollars)	12,727,400	12,589,000	6,702,700	5,829,200	57,100	138,400
Total annual mortgage payment..... (dollars)	1,834,882	1,824,664	929,804	886,560	8,800	10,168
Average first mortgage outstanding debt..... (dollars)	2,933	2,935	3,528	2,467	-	-
Average value of property..... (dollars)	4,577	4,569	4,991	4,243	-	-
Average annual estimated rental value..... (dollars)	509	508	559	468	-	-
Average annual mortgage payment..... (dollars)	423	425	489	375	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	14.4	14.5	13.9	15.2	-	-
Value of property.....	9.2	9.3	9.8	8.8	-	-
Estimated annual rental value.....	83.1	83.8	87.6	80.2	-	-
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	4,277	4,246	1,898	2,328	25	31
Average first mortgage outstanding debt..... (dollars)	2,933	2,936	3,529	2,459	-	-
Average value of property..... (dollars)	4,551	4,554	4,993	4,208	-	-
Average annual estimated rental value..... (dollars)	506	506	559	464	-	-
Average annual mortgage payment..... (dollars)	424	425	490	374	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	14.4	14.5	13.9	15.2	-	-
Value of property.....	9.3	9.3	9.8	8.9	-	-
Estimated annual rental value.....	83.8	84.0	87.6	80.6	-	-
Monthly mortgage payment—						
Under \$10.....	73	64	3	61	-	9
\$10 to \$14.....	176	172	5	163	4	4
\$15 to \$19.....	305	299	32	262	5	6
\$20 to \$24.....	493	489	128	358	3	4
\$25 to \$29.....	800	797	338	458	6	3
\$30 to \$39.....	1,365	1,363	764	598	1	2
\$40 to \$49.....	569	566	338	224	4	3
\$50 to \$59.....	269	269	163	105	1	-
\$60 to \$74.....	124	124	82	41	1	-
\$75 to \$99.....	70	70	37	33	-	-
\$100 and over.....	33	38	13	20	-	-
Average monthly mortgage payment..... (dollars)	35.32	35.44	40.80	31.16	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	63	43	2	40	1	20
Average first mortgage outstanding debt..... (dollars)	-	-	-	-	-	-
Average value of property..... (dollars)	-	-	-	-	-	-
Average annual estimated rental value..... (dollars)	-	-	-	-	-	-
Average annual mortgage payment..... (dollars)	-	-	-	-	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	-	-	-	-	-	-
Value of property.....	-	-	-	-	-	-
Estimated annual rental value.....	-	-	-	-	-	-

## MORTGAGES—HOMES BUILT 1935 TO 1940

Table 1c.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE CITY OF SAN FRANCISCO: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties	6,089	5,664	319	3,906	2,548	1,358	327	81	178	353	425
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness	5,800	5,393	310	3,754	2,488	1,266	312	76	167	774	407
Under \$500	32	30	2	16	8	8	2	1	2	6	2
\$500 to \$999	41	38	-	26	18	8	2	-	5	5	3
\$1,000 to \$1,499	80	75	5	54	36	18	4	1	9	2	5
\$1,500 to \$1,999	89	88	6	56	32	24	3	1	8	9	6
\$2,000 to \$2,499	173	160	16	114	65	49	5	-	16	9	13
\$2,500 to \$2,999	199	189	23	128	72	51	12	4	9	18	10
\$3,000 to \$3,999	692	624	94	522	336	186	65	15	27	101	68
\$4,000 to \$4,999	2,029	1,899	90	1,239	792	447	84	21	46	419	130
\$5,000 to \$5,999	1,642	1,468	43	1,220	830	390	62	17	30	116	154
\$6,000 to \$7,499	884	874	13	256	197	59	31	6	11	57	10
\$7,500 to \$9,999	150	146	7	82	66	14	25	8	2	22	4
\$10,000 to \$14,999	73	72	10	36	27	9	15	1	1	9	1
\$15,000 to \$19,999	11	10	-	6	4	2	2	1	-	1	1
\$20,000 and over	5	5	1	4	3	1	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate	5,987	5,588	317	3,863	2,517	1,346	319	81	169	889	399
Under 4.0%	26	26	-	6	1	5	3	-	13	4	-
4.0%	75	75	-	20	12	8	4	1	21	29	-
4.1% to 4.4%	31	27	-	27	26	1	-	-	-	-	4
4.5%	1,076	916	28	738	548	190	32	9	2	107	160
4.6% to 4.9%	-	-	-	-	-	-	-	-	-	-	-
5.0%	2,588	2,414	46	1,631	1,088	543	167	40	41	469	174
5.1% to 5.4%	46	46	-	34	25	9	1	1	1	9	-
5.5%	887	856	18	674	447	227	44	10	5	105	31
5.6% to 5.9%	3	3	-	1	1	-	-	2	-	-	-
6.0%	1,218	1,190	220	713	360	353	67	18	80	92	28
6.1% to 6.4%	-	-	-	-	-	-	-	-	-	-	-
6.5%	7	7	1	6	3	3	-	-	-	-	-
6.6% to 6.9%	1	1	-	-	-	-	-	-	-	1	-
7.0%	20	19	2	10	5	5	1	-	5	1	1
7.1% to 7.4%	-	-	-	-	-	-	-	-	-	-	-
7.5%	1	-	-	-	-	-	-	-	-	-	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	8	8	2	3	1	2	-	-	1	1	-
Average interest rate (percent)	5.18	5.20	5.72	5.18	5.12	5.28	5.20	-	5.26	5.08	4.91
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required	5,987	5,580	316	3,855	2,512	1,343	323	81	160	845	407
Real estate taxes included in payment	4,197	3,850	82	3,067	2,045	1,012	63	33	25	590	347
Monthly	4,075	3,744	81	2,976	1,984	992	60	33	24	570	331
Quarterly	1	1	-	1	1	-	-	-	-	-	-
Semiannual	-	-	-	-	-	-	-	-	-	-	-
Annual	1	1	-	1	-	1	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment	120	104	1	79	60	19	3	-	1	20	16
Real estate taxes not included in payment	1,757	1,699	232	778	454	324	259	48	134	248	58
Monthly	1,699	1,644	225	757	443	314	251	47	123	241	55
Quarterly	2	2	-	-	-	-	1	-	1	-	-
Semiannual	5	5	-	1	1	-	1	-	2	1	-
Annual	3	3	-	2	2	-	-	-	1	-	-
Other	4	4	1	2	-	2	-	-	1	-	-
Not reporting frequency of payment	44	41	6	16	8	8	6	1	6	6	3
Not reporting tax payment requirements	33	31	2	20	13	7	1	-	1	7	2
No principal payments required	40	37	1	27	17	10	1	-	5	3	3
Monthly	35	32	1	26	16	10	-	-	2	3	3
Quarterly	1	1	-	-	-	-	-	-	1	-	-
Semiannual	1	1	-	-	-	-	-	-	1	-	-
Annual	-	-	-	-	-	-	-	-	-	-	-
Other	2	2	-	-	-	-	1	-	1	-	-
Not reporting frequency of payment	1	1	-	1	1	-	-	-	-	-	-
Not reporting principal payment requirements	42	27	2	14	10	4	3	-	3	5	15
No regular payments required	20	20	-	10	9	1	-	-	10	-	-
Reporting debt and value	5,800	5,393	310	3,754	2,488	1,266	312	76	167	774	407
JUNIOR MORTGAGE											
First mortgage only	204	203	3	154	134	20	9	5	5	27	1
First and junior mortgage	140	118	23	62	42	20	20	2	6	5	22
With first mortgage, not reporting on junior mort- gage	5,456	5,072	284	3,538	2,312	1,226	283	69	156	742	384
RELATION OF DEBT TO VALUE											
Value of property (dollars)	38,824,900	36,316,700	1,987,900	24,851,800	16,836,400	8,015,400	2,737,700	585,500	1,000,100	5,153,700	2,506,800
Average value (dollars)	6,694	6,734	6,433	6,620	6,767	6,331	8,775	-	5,989	6,659	6,168
Debt on first and junior mortgages (dollars)	26,866,500	25,015,200	1,347,900	17,466,400	11,955,400	5,611,000	1,613,400	388,800	642,000	3,556,700	1,851,300
Percent of value of property	69.2	68.9	67.8	70.3	70.4	70.0	58.9	-	64.2	69.0	73.8
Average debt (dollars)	4,632	4,638	4,348	4,653	4,765	4,432	5,171	-	3,944	4,595	4,549
Debt on first mortgage (dollars)	26,692,600	24,884,600	1,341,000	17,392,400	11,802,900	5,589,500	1,583,400	387,000	629,400	3,551,400	1,808,000
Percent of value of property	68.8	68.5	67.5	70.0	70.1	69.7	57.8	-	62.9	68.9	72.1
Average debt (dollars)	4,602	4,514	4,326	4,633	4,744	4,415	5,075	-	3,769	4,588	4,422

Table 2c.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF SAN FRANCISCO: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	4,964	4,932	3,488	1,419	25	32
Total first mortgage outstanding debt..... (dollars).....	22,905,800	22,766,100	16,791,300	5,877,400	97,400	139,700
Total annual mortgage payment..... (dollars).....	2,530,691	2,521,315	1,772,364	738,871	10,080	9,376
Average first mortgage outstanding debt..... (dollars).....	4,614	4,616	4,814	4,142	-	-
Average value of property..... (dollars).....	6,717	6,701	6,422	7,401	-	-
Average annual estimated rental value..... (dollars).....	721	719	695	781	-	-
Average annual mortgage payment..... (dollars).....	510	511	508	521	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.0	11.1	10.6	12.6	-	-
Value of property.....	7.6	7.6	7.9	7.0	-	-
Estimated annual rental value.....	70.7	71.1	73.1	66.7	-	-
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	4,952	4,922	3,486	1,411	25	30
Average first mortgage outstanding debt..... (dollars).....	4,617	4,618	4,814	4,146	-	-
Average value of property..... (dollars).....	6,720	6,703	6,422	7,411	-	-
Average annual estimated rental value..... (dollars).....	721	719	695	782	-	-
Average annual mortgage payment..... (dollars).....	511	512	508	522	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.1	11.1	10.6	12.6	-	-
Value of property.....	7.6	7.6	7.9	7.0	-	-
Estimated annual rental value.....	70.8	71.1	73.2	66.8	-	-
Monthly mortgage payment—						
Under \$10.....	11	7	1	6	-	4
\$10 to \$14.....	24	17	2	14	1	7
\$15 to \$19.....	31	26	6	20	-	5
\$20 to \$24.....	97	92	19	72	1	5
\$25 to \$29.....	238	237	119	115	3	1
\$30 to \$39.....	2,104	2,102	1,560	529	13	2
\$40 to \$49.....	1,475	1,471	1,184	281	6	4
\$50 to \$59.....	510	510	324	185	1	-
\$60 to \$74.....	252	251	176	75	-	1
\$75 to \$99.....	132	132	62	70	-	-
\$100 and over.....	78	77	33	44	-	1
Average monthly mortgage payment..... (dollars).....	42.54	42.65	42.36	43.51	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	12	10	2	8	-	2
Average first mortgage outstanding debt..... (dollars).....	-	-	-	-	-	-
Average value of property..... (dollars).....	-	-	-	-	-	-
Average annual estimated rental value..... (dollars).....	-	-	-	-	-	-
Average annual mortgage payment..... (dollars).....	-	-	-	-	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	-	-	-	-	-	-
Value of property.....	-	-	-	-	-	-
Estimated annual rental value.....	-	-	-	-	-	-

## MORTGAGES—HOMES BUILT 1935 TO 1940

Table 1f.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE SAN FRANCISCO-OAKLAND METROPOLITAN DISTRICT: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings -bank					
1-family mortgaged properties.....	21,494	20,295	1,716	12,403	9,981	2,422	1,213	540	1,828	2,595	1,199
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness.....	20,905	19,802	1,592	12,145	9,836	2,309	1,191	530	1,767	2,477	1,103
Under \$500.....	567	556	24	214	152	62	6	30	201	81	11
\$500 to \$999.....	539	523	53	256	195	60	6	10	173	25	15
\$1,000 to \$1,499.....	599	577	78	325	256	69	10	8	138	18	22
\$1,500 to \$1,999.....	705	674	114	364	296	68	9	12	147	28	31
\$2,000 to \$2,499.....	1,129	1,065	152	674	559	115	18	15	147	59	64
\$2,500 to \$2,999.....	1,319	1,245	203	729	588	141	35	27	152	99	74
\$3,000 to \$3,999.....	4,424	4,136	509	2,555	2,128	427	191	93	332	456	298
\$4,000 to \$4,999.....	5,789	5,506	380	3,327	2,628	699	301	158	249	1,141	883
\$5,000 to \$5,999.....	3,562	3,322	180	2,416	1,888	528	230	76	126	354	240
\$6,000 to \$7,499.....	1,349	1,300	67	810	717	93	173	50	69	131	49
\$7,500 to \$9,999.....	579	564	24	309	281	28	118	33	21	59	15
\$10,000 to \$14,999.....	289	280	14	138	124	14	82	15	10	21	9
\$15,000 to \$19,999.....	42	41	3	16	12	4	12	3	2	5	1
\$20,000 and over.....	13	13	1	12	11	1	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate.....	21,187	20,033	1,703	12,291	9,892	2,399	1,199	534	1,760	2,546	1,104
Under 4.0%.....	166	166	4	77	65	12	6	-	68	11	-
4.0%.....	344	338	5	128	109	19	32	5	95	73	6
4.1% to 4.4%.....	40	36	1	31	28	3	-	-	-	4	4
4.5%.....	3,233	2,688	66	2,016	1,682	334	153	85	24	344	545
4.6% to 4.9%.....	30	30	-	29	-	-	-	-	-	1	-
5.0%.....	8,426	8,046	187	5,283	4,314	969	662	218	272	1,424	380
5.1% to 5.4%.....	95	94	2	70	57	13	4	6	2	10	1
5.5%.....	2,344	2,273	111	1,591	1,288	303	180	72	47	272	71
5.6% to 5.9%.....	16	16	-	10	10	-	-	3	2	1	-
6.0%.....	5,649	5,567	1,000	2,849	2,154	695	158	122	1,058	380	82
6.1% to 6.4%.....	15	15	9	4	4	-	-	-	1	1	-
6.5%.....	176	174	82	57	49	8	-	9	23	3	8
6.6% to 6.9%.....	50	49	40	4	3	1	1	-	2	3	1
7.0%.....	421	414	103	129	93	36	2	11	151	18	7
7.1% to 7.4%.....	89	87	81	3	-	8	-	-	3	-	2
7.5%.....	16	13	7	2	2	-	-	-	4	-	3
7.6% to 7.9%.....	1	1	1	-	-	-	-	-	-	-	-
8.0% and over.....	26	26	4	8	5	3	1	3	8	2	-
Average interest rate..... (percent).....	5.29	5.31	5.96	5.23	5.21	5.31	5.11	5.30	5.68	5.12	4.88
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required.....	20,988	19,877	1,691	12,240	9,845	2,395	1,188	535	1,660	2,563	1,111
Real estate taxes included in payment.....	12,714	11,844	424	8,909	7,246	1,663	313	313	179	1,701	870
Monthly.....	12,404	11,578	414	8,702	7,067	1,635	308	315	168	1,671	825
Quarterly.....	6	4	-	4	4	-	-	-	-	-	2
Semiannual.....	2	2	-	-	-	-	-	-	-	-	-
Annual.....	2	2	-	1	-	-	-	-	2	-	-
Other.....	1	1	-	-	-	1	-	-	1	-	-
Not reporting frequency of payment.....	299	297	10	202	175	27	5	3	7	30	42
Real estate taxes not included in payment.....	8,152	7,923	1,257	3,277	2,557	720	873	217	1,465	834	229
Monthly.....	7,823	7,606	1,222	3,161	2,476	685	843	208	1,360	812	217
Quarterly.....	43	42	3	8	6	2	4	1	26	-	1
Semiannual.....	38	38	-	5	5	-	-	-	25	4	-
Annual.....	30	30	-	10	9	1	2	1	17	-	-
Other.....	7	7	1	3	1	2	-	-	3	-	-
Not reporting frequency of payment.....	211	200	31	90	60	30	20	7	34	18	11
Not reporting tax payment requirements.....	122	110	10	54	42	12	2	-	16	28	12
No principal payments required.....	204	196	9	77	61	16	15	3	80	12	8
Monthly.....	152	145	6	64	49	15	14	2	49	10	7
Quarterly.....	14	14	1	3	3	-	-	-	10	-	-
Semiannual.....	12	12	-	2	2	-	-	-	9	-	-
Annual.....	11	11	-	2	1	1	-	-	9	-	-
Other.....	7	7	1	4	4	-	1	-	1	-	-
Not reporting frequency of payment.....	8	7	1	2	2	-	-	-	2	2	1
Not reporting principal payment requirements.....	173	97	10	46	38	8	8	2	16	15	75
No regular payments required.....	129	125	6	40	37	3	2	-	72	5	4
Reporting debt and value.....	20,904	19,801	1,692	12,144	9,835	2,309	1,191	530	1,767	2,477	1,103
JUNIOR MORTGAGE											
First mortgage only.....	3,092	7,741	808	4,685	4,240	445	545	215	692	796	351
First and junior mortgage.....	489	450	147	177	133	44	47	11	46	22	39
With first mortgage, not reporting on junior mort- gage.....	12,323	11,610	737	7,282	5,462	1,820	599	304	1,029	1,659	713
RELATION OF DEBT TO VALUE											
Value of property..... (dollars).....	130,733,100	124,283,600	9,349,400	75,969,500	62,200,600	13,768,900	11,875,900	3,547,000	8,102,600	15,439,200	6,449,500
Average value..... (dollars).....	6,254	6,277	5,526	6,256	6,324	5,963	9,971	6,692	4,586	6,233	5,847
Debt on first and junior mortgages..... (dollars).....	85,948,700	81,423,700	5,969,300	50,878,100	41,595,600	9,282,500	6,674,400	2,396,700	4,929,300	10,575,900	4,525,000
Percent of value of property.....	65.7	65.5	63.8	67.0	66.9	67.4	56.2	67.6	60.8	68.5	70.2
Average debt..... (dollars).....	4,112	4,112	3,528	4,190	4,229	4,020	5,604	4,522	2,790	4,270	4,102
Debt on first mortgage..... (dollars).....	85,457,100	80,991,600	5,846,600	50,710,400	41,467,600	9,242,800	6,604,000	2,385,300	4,884,200	10,561,100	4,465,500
Percent of value of property.....	65.4	65.2	62.5	66.8	66.7	67.1	55.6	67.2	60.3	68.4	69.2
Average debt..... (dollars).....	4,088	4,090	3,455	4,176	4,216	4,003	5,545	4,501	2,764	4,264	4,049



Table 2f.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE SAN FRANCISCO-OAKLAND METROPOLITAN DISTRICT: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent	19,119	18,949	11,484	7,369	96	170
Total first mortgage outstanding debt (dollars)	78,144,400	77,564,900	51,997,900	25,242,400	324,600	579,500
Total annual mortgage payment (dollars)	9,138,394	9,098,208	5,737,842	3,320,629	39,737	40,186
Average first mortgage outstanding debt (dollars)	4,087	4,093	4,528	3,425	-	3,409
Average value of property (dollars)	6,239	6,230	6,249	6,211	-	7,312
Average annual estimated rental value (dollars)	664	663	669	655	-	748
Average annual mortgage payment (dollars)	478	480	500	451	-	236
Percent which annual mortgage payment represents of—						
First mortgage debt	11.7	11.7	11.0	13.2	-	6.9
Value of property	7.7	7.7	8.0	7.3	-	3.2
Estimated annual rental value	72.0	72.4	74.7	68.8	-	31.6
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	18,983	18,850	11,478	7,278	94	133
Average first mortgage outstanding debt (dollars)	4,097	4,100	4,527	3,435	-	3,633
Average value of property (dollars)	6,236	6,226	6,247	6,203	-	7,691
Average annual estimated rental value (dollars)	664	663	669	655	-	794
Average annual mortgage payment (dollars)	479	481	500	451	-	265
Percent which annual mortgage payment represents of—						
First mortgage debt	11.7	11.7	11.0	13.1	-	7.3
Value of property	7.7	7.7	8.0	7.3	-	3.4
Estimated annual rental value	72.2	72.5	74.7	68.9	-	33.3
Monthly mortgage payment—						
Under \$10	150	124	7	117	-	26
\$10 to \$14	313	293	13	279	1	20
\$15 to \$19	403	379	38	340	1	24
\$20 to \$24	968	954	314	632	8	14
\$25 to \$29	2,138	2,125	1,045	1,065	15	13
\$30 to \$39	7,224	7,203	4,729	2,489	45	21
\$40 to \$49	4,116	4,110	3,072	1,023	15	6
\$50 to \$59	1,831	1,824	1,187	631	6	7
\$60 to \$74	1,054	1,053	697	355	1	1
\$75 to \$99	453	453	238	214	1	-
\$100 and over	333	332	138	193	1	1
Average monthly mortgage payment (dollars)	39.93	40.06	41.65	37.62	-	22.06
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	136	99	6	91	2	37
Average first mortgage outstanding debt (dollars)	2,785	-	-	-	-	-
Average value of property (dollars)	6,710	-	-	-	-	-
Average annual estimated rental value (dollars)	648	-	-	-	-	-
Average annual mortgage payment (dollars)	307	-	-	-	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt	11.0	-	-	-	-	-
Value of property	4.6	-	-	-	-	-
Estimated annual rental value	47.3	-	-	-	-	-

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[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties.....	6,438	5,721	1,286	713	411	302	279	601	1,873	969	717
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness.....	5,945	5,346	1,189	666	389	277	274	589	1,711	917	599
Under \$500.....	1,425	1,389	121	63	46	17	3	212	748	242	36
\$500 to \$999.....	526	493	86	46	25	21	4	38	262	57	33
\$1,000 to \$1,499.....	356	331	87	35	17	18	4	15	160	30	25
\$1,500 to \$1,999.....	328	291	83	44	29	15	6	15	115	28	37
\$2,000 to \$2,499.....	428	381	118	61	32	29	13	24	101	64	47
\$2,500 to \$2,999.....	466	399	117	83	41	42	13	23	71	92	67
\$3,000 to \$3,999.....	1,054	872	260	148	82	66	52	72	130	210	182
\$4,000 to \$4,999.....	594	594	164	101	58	43	71	82	66	110	100
\$5,000 to \$5,999.....	367	325	90	53	33	20	49	54	29	50	42
\$6,000 to \$7,499.....	184	160	34	15	13	2	32	35	22	22	24
\$7,500 to \$9,999.....	83	78	21	12	10	2	20	13	4	8	5
\$10,000 to \$14,999.....	30	29	6	3	1	2	7	6	3	4	1
\$15,000 to \$19,999.....	4	4	2	2	2	-	-	-	-	-	-
\$20,000 and over.....	-	-	-	-	-	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate.....	6,059	5,438	1,254	693	401	292	276	584	1,720	911	621
Under 4.0%.....	37	35	1	3	-	3	1	2	22	6	2
4.0%.....	100	96	8	22	17	5	12	6	34	14	4
4.1% to 4.4%.....	2	2	-	-	-	-	1	-	-	-	-
4.5%.....	1,006	520	77	72	47	25	91	55	26	199	486
4.6% to 4.9%.....	5	5	1	-	-	-	1	2	-	1	-
5.0%.....	1,059	990	220	175	96	79	102	120	184	189	69
5.1% to 5.4%.....	18	17	7	5	4	1	2	1	-	2	1
5.5%.....	566	539	170	110	65	45	38	74	38	114	27
5.6% to 5.9%.....	4	4	2	1	-	1	1	-	-	-	-
6.0%.....	2,487	2,464	516	217	120	97	27	291	1,114	299	23
6.1% to 6.4%.....	6	6	6	-	-	-	-	-	-	-	-
6.5%.....	45	44	27	5	2	3	-	4	6	2	1
6.6% to 6.9%.....	11	11	8	1	-	1	-	-	1	1	-
7.0%.....	287	286	111	28	8	20	-	11	119	17	1
7.1% to 7.4%.....	18	18	16	-	-	-	-	-	2	-	-
7.5%.....	10	10	5	-	-	-	-	-	4	1	-
7.6% to 7.9%.....	1	1	1	-	-	-	-	-	-	-	-
8.0% and over.....	397	390	78	54	42	12	-	18	175	65	7
Average interest rate..... (percent).....	5.70	5.82	5.91	5.69	5.73	5.63	4.95	5.68	6.12	5.58	4.70
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required.....	5,606	4,976	1,252	652	366	286	258	550	1,352	912	630
Real estate taxes included in payment.....	2,967	2,481	775	382	192	190	113	371	310	530	486
Monthly.....	2,961	2,393	751	372	187	185	108	358	288	516	468
Quarterly.....	19	15	2	3	3	-	1	4	2	3	4
Semiannual.....	11	11	2	-	-	-	-	1	7	1	-
Annual.....	12	12	1	2	1	1	1	1	5	3	-
Other.....	2	2	1	-	-	-	-	-	1	-	-
Not reporting frequency of payment.....	52	48	18	5	1	4	3	8	7	7	14
Real estate taxes not included in payment.....	2,552	2,420	461	262	170	92	143	168	1,012	374	132
Monthly.....	2,103	1,983	439	209	131	78	80	127	804	324	120
Quarterly.....	143	138	12	18	13	5	24	30	43	11	5
Semiannual.....	128	128	5	19	15	4	27	6	61	10	-
Annual.....	111	108	2	8	6	2	4	3	75	16	3
Other.....	16	16	1	2	1	1	1	2	9	3	-
Not reporting frequency of payment.....	51	47	2	6	4	2	7	2	20	10	4
Not reporting tax payment requirements.....	87	75	16	8	4	4	2	11	30	8	12
No principal payments required.....	432	422	19	27	21	6	14	36	303	23	10
Monthly.....	188	183	7	4	1	3	3	8	152	9	5
Quarterly.....	106	104	9	11	10	1	7	14	55	8	2
Semiannual.....	73	72	2	7	6	1	1	6	52	2	1
Annual.....	41	40	1	4	4	-	3	6	28	3	1
Other.....	10	10	-	-	-	-	-	3	7	-	-
Not reporting frequency of payment.....	14	13	-	1	-	1	-	2	9	1	1
Not reporting principal payment requirements.....	145	76	11	8	3	5	1	4	34	18	69
No regular payments required.....	255	247	4	26	21	5	6	11	184	16	8
Reporting debt and value.....	5,942	5,343	1,188	666	389	277	274	589	1,710	916	599
JUNIOR MORTGAGE											
First mortgage only.....	969	893	174	107	65	42	22	55	309	226	78
First and junior mortgage.....	114	102	28	15	8	7	4	9	32	14	12
With first mortgage, not reporting on junior mortgage.....	4,859	4,348	986	544	316	228	248	525	1,369	676	511
RELATION OF DEBT TO VALUE											
Value of property..... (dollars).....	24,469,900	21,732,200	5,710,600	3,592,000	2,219,800	1,372,200	2,371,800	2,455,700	4,235,900	3,366,200	2,737,600
Average value..... (dollars).....	4,118	4,067	4,807	5,393	5,706	4,954	8,656	4,169	2,477	3,675	4,570
Debt on first and junior mortgages..... (dollars).....	14,560,500	12,678,200	3,447,400	1,982,300	1,181,700	800,600	1,295,100	1,513,700	2,187,500	2,252,200	1,882,300
Percent of value of property.....	59.5	58.3	60.4	55.2	53.2	58.3	54.6	61.6	51.6	66.9	68.8
Average debt..... (dollars).....	2,450	2,373	2,902	2,976	3,038	2,890	4,727	2,570	1,279	2,459	3,142
Debt on first mortgage..... (dollars).....	14,475,600	12,598,600	3,430,900	1,972,000	1,175,000	797,000	1,290,200	1,509,600	2,150,900	2,245,000	1,877,000
Percent of value of property.....	59.2	58.0	60.1	54.9	52.9	58.1	54.4	61.5	50.8	66.7	68.6
Average debt..... (dollars).....	2,436	2,358	2,888	2,961	3,021	2,877	4,709	2,563	1,268	2,451	3,134

Table 2.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent	4,902	4,529	2,488	1,997	44	373
Total first mortgage outstanding debt (dollars)	12,168,900	11,515,500	7,904,100	3,521,700	89,700	653,400
Total annual mortgage payment (dollars)	1,772,315	1,732,882	1,189,379	581,167	12,336	39,433
Average first mortgage outstanding debt (dollars)	2,482	2,543	3,177	1,768	-	1,752
Average value of property (dollars)	4,083	4,110	4,781	3,387	-	3,760
Average annual estimated rental value (dollars)	456	460	526	379	-	412
Average annual mortgage payment (dollars)	362	388	458	291	-	106
Percent which annual mortgage payment represents of—						
First mortgage debt	14.6	15.0	14.4	16.5	-	6.0
Value of property	8.9	9.3	9.7	8.7	-	2.8
Estimated annual rental value	79.3	83.3	87.0	76.9	-	25.7
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	4,415	4,238	2,462	1,735	41	177
Average first mortgage outstanding debt (dollars)	2,469	2,535	3,189	1,622	-	880
Average value of property (dollars)	3,896	3,978	4,732	2,934	-	1,923
Average annual estimated rental value (dollars)	436	445	525	333	-	226
Average annual mortgage payment (dollars)	374	386	461	284	-	82
Percent which annual mortgage payment represents of—						
First mortgage debt	15.2	15.2	14.4	17.5	-	9.3
Value of property	9.6	9.7	9.7	9.7	-	4.2
Estimated annual rental value	85.7	86.8	87.6	85.1	-	36.2
Monthly mortgage payment—						
Under \$10	650	516	202	301	13	134
\$10 to \$14	363	345	71	268	6	18
\$15 to \$19	329	323	78	245	5	6
\$20 to \$24	381	377	164	207	6	4
\$25 to \$29	493	488	268	219	1	5
\$30 to \$39	911	909	669	236	4	2
\$40 to \$49	577	573	460	113	-	4
\$50 to \$59	359	355	273	80	2	4
\$60 to \$74	228	223	189	37	2	-
\$75 to \$99	86	86	66	13	1	-
\$100 and over	38	38	27	10	1	-
Average monthly mortgage payment (dollars)	31.17	32.19	38.39	23.68	-	6.81
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	487	291	26	262	3	196
Average first mortgage outstanding debt (dollars)	2,606	2,652	-	2,698	-	2,539
Average value of property (dollars)	5,782	5,026	-	6,155	-	5,418
Average annual estimated rental value (dollars)	632	668	-	678	-	580
Average annual mortgage payment (dollars)	248	329	-	341	-	127
Percent which annual mortgage payment represents of—						
First mortgage debt	9.5	12.4	-	12.6	-	5.0
Value of property	4.3	5.5	-	5.5	-	2.4
Estimated annual rental value	39.2	49.8	-	50.2	-	22.0

Table 1a.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE CITY OF DENVER: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion.	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties	2,185	1,882	469	256	134	122	244	257	336	320	303
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness	2,025	1,777	443	237	131	106	241	253	295	308	248
Under \$500	50	46	7	3	1	2	2	10	14	10	4
\$500 to \$999	62	57	9	7	4	3	3	3	30	5	5
\$1,000 to \$1,499	56	50	5	2	—	2	4	3	28	8	6
\$1,500 to \$1,999	79	72	18	14	6	8	3	7	28	7	7
\$2,000 to \$2,499	117	102	27	20	9	11	11	12	19	13	15
\$2,500 to \$2,999	155	132	24	25	10	15	12	12	24	35	23
\$3,000 to \$3,999	527	430	105	57	29	28	44	38	68	118	97
\$4,000 to \$4,999	438	388	112	46	25	21	61	65	45	59	50
\$5,000 to \$5,999	286	265	78	38	26	12	48	51	21	29	21
\$6,000 to \$7,499	151	137	31	13	11	2	30	33	17	13	14
\$7,500 to \$9,999	75	70	19	10	8	2	17	13	4	7	5
\$10,000 to \$14,999	26	25	6	1	1	—	6	6	2	4	1
\$15,000 to \$19,999	3	3	2	1	1	—	—	—	—	—	—
\$20,000 and over	—	—	—	—	—	—	—	—	—	—	—
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate	2,088	1,822	457	247	131	116	241	252	321	304	266
Under 4.0%	13	12	1	—	—	—	—	1	8	2	1
4.0%	50	50	4	12	9	3	12	3	15	4	—
4.1% to 4.4%	1	1	—	—	—	—	1	—	—	—	—
4.5%	488	305	85	30	22	8	84	50	20	86	183
4.6% to 4.9%	5	5	1	—	—	—	1	2	—	1	—
5.0%	602	555	142	94	47	37	92	84	72	81	47
5.1% to 5.4%	8	8	3	2	1	1	2	1	—	—	—
5.5%	400	377	130	52	23	29	31	60	24	80	23
5.6% to 5.9%	2	2	—	1	—	1	1	—	—	—	—
6.0%	497	486	139	62	26	36	17	47	172	49	11
6.1% to 6.4%	—	—	—	—	—	—	—	—	—	—	—
6.5%	2	2	—	1	1	—	—	1	—	—	—
6.6% to 6.9%	—	—	—	—	—	—	—	—	—	—	—
7.0%	17	16	2	2	2	—	—	2	10	—	1
7.1% to 7.4%	—	—	—	—	—	—	—	—	—	—	—
7.5%	—	—	—	—	—	—	—	—	—	—	—
7.6% to 7.9%	—	—	—	—	—	—	—	—	—	—	—
8.0% and over	3	3	—	1	—	1	—	1	—	1	—
Average interest rate (percent)	5.20	5.27	5.41	5.29	5.18	5.41	4.91	5.22	5.50	5.14	4.74
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required	1,912	1,646	450	230	115	115	225	227	209	305	266
Real estate taxes included in payment	1,255	1,024	366	134	60	74	86	162	49	227	231
Monthly	1,201	981	352	129	57	72	82	153	44	221	220
Quarterly	16	14	2	3	3	—	1	4	1	3	2
Semiannual	3	3	1	—	—	—	—	—	2	—	—
Annual	3	3	1	1	—	1	—	—	1	—	—
Other	—	—	—	—	—	—	—	—	—	—	—
Not reporting frequency of payment	32	23	10	1	—	1	3	5	1	3	9
Real estate taxes not included in payment	640	613	82	95	55	40	137	64	159	76	27
Monthly	427	407	67	62	31	31	78	33	113	54	20
Quarterly	110	105	11	16	12	4	23	22	24	9	5
Semiannual	57	57	4	12	9	3	24	5	10	2	—
Annual	17	16	—	2	1	1	4	3	4	3	1
Other	6	6	—	—	—	—	1	—	3	2	—
Not reporting frequency of payment	23	22	—	3	2	1	7	1	5	6	1
Not reporting tax payment requirements	17	9	2	1	—	1	2	1	1	2	8
No principal payments required	149	141	12	13	11	2	13	18	75	10	8
Monthly	25	21	2	—	—	—	2	4	13	—	4
Quarterly	86	84	8	9	8	1	7	8	44	8	2
Semiannual	16	15	2	2	2	—	3	3	5	—	1
Annual	13	13	—	1	1	—	1	—	10	1	—
Other	2	2	—	—	—	—	—	2	—	—	—
Not reporting frequency of payment	7	6	—	1	—	1	—	1	3	1	1
Not reporting principal payment requirements	52	27	4	4	1	3	1	3	14	1	25
No regular payments required	72	68	3	9	7	2	5	9	38	4	4
Reporting debt and value	2,024	1,776	443	237	131	106	241	253	294	308	248
JUNIOR MORTGAGE											
First mortgage only	106	86	18	11	5	6	13	8	28	8	20
First and junior mortgage	55	46	12	8	5	3	3	4	15	4	9
With first mortgage, not reporting on junior mort- gage	1,863	1,644	413	218	121	97	225	241	251	296	219
RELATION OF DEBT TO VALUE											
Value of property (dollars)	13,879,200	12,044,700	3,117,200	1,712,300	1,087,700	624,600	2,137,100	1,801,500	1,603,100	1,673,500	1,334,500
Average value (dollars)	6,610	6,782	7,037	7,225	8,303	5,892	8,868	7,121	5,453	5,433	5,381
Debt on first and junior mortgages (dollars)	8,080,500	7,155,400	1,874,900	925,900	565,900	360,000	1,156,000	1,151,200	905,100	1,142,300	925,100
Percent of value of property	60.4	59.4	60.1	54.1	52.0	57.6	54.1	63.9	56.5	68.3	69.3
Average debt (dollars)	3,992	4,023	4,232	3,907	4,320	3,396	4,797	4,550	3,079	3,709	3,730
Debt on first mortgage (dollars)	8,024,900	7,104,200	1,864,400	918,400	560,500	357,900	1,152,300	1,148,600	880,500	1,140,000	920,700
Percent of value of property	60.0	59.0	59.8	53.6	51.5	57.3	53.9	63.8	54.9	68.1	69.0
Average debt (dollars)	3,965	4,000	4,209	3,875	4,279	3,376	4,781	4,540	2,995	3,701	3,713

Table 2a.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF DENVER: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	1,649	1,522	1,045	469	8	127
Total first mortgage outstanding debt.....(dollars).....	6,553,500	6,110,300	4,392,200	1,688,100	30,000	443,200
Total annual mortgage payment.....(dollars).....	841,751	818,343	600,103	214,024	4,216	23,408
Average first mortgage outstanding debt.....(dollars).....	3,974	4,015	4,203	3,599	-	3,490
Average value of property.....(dollars).....	6,479	6,421	6,280	6,856	-	7,172
Average annual estimated rental value.....(dollars).....	729	726	710	762	-	769
Average annual mortgage payment.....(dollars).....	510	538	574	456	-	184
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.8	13.4	13.7	12.7	-	5.3
Value of property.....	7.9	8.4	9.2	6.7	-	2.6
Estimated annual rental value.....	70.0	74.1	80.9	59.9	-	24.0
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	1,397	1,376	1,032	338	6	21
Average first mortgage outstanding debt.....(dollars).....	3,995	4,009	4,212	3,392	-	-
Average value of property.....(dollars).....	6,150	6,157	6,210	6,009	-	-
Average annual estimated rental value.....(dollars).....	697	698	707	671	-	-
Average annual mortgage payment.....(dollars).....	546	550	578	464	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	13.7	13.7	13.7	13.7	-	-
Value of property.....	8.9	8.9	9.3	7.7	-	-
Estimated annual rental value.....	78.3	78.8	81.8	69.1	-	-
Monthly mortgage payment—						
Under \$10.....	21	18	12	6	-	3
\$10 to \$14.....	18	14	-	14	-	4
\$15 to \$19.....	40	35	9	25	1	5
\$20 to \$24.....	46	45	20	24	1	1
\$25 to \$29.....	111	109	58	51	-	2
\$30 to \$39.....	329	329	250	78	1	-
\$40 to \$49.....	309	305	249	56	-	4
\$50 to \$59.....	246	244	201	42	1	2
\$60 to \$74.....	179	179	155	22	1	-
\$75 to \$99.....	70	70	54	15	1	-
\$100 and over.....	28	28	23	5	-	-
Average monthly mortgage payment.....(dollars).....	45.46	45.81	48.16	38.65	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	252	146	13	131	2	106
Average first mortgage outstanding debt.....(dollars).....	3,858	4,073	-	4,134	-	3,563
Average value of property.....(dollars).....	8,305	8,908	-	9,041	-	7,475
Average annual estimated rental value.....(dollars).....	907	989	-	995	-	794
Average annual mortgage payment.....(dollars).....	316	424	-	437	-	167
Percent which annual mortgage payment represents of—						
First mortgage debt.....	8.2	10.4	-	10.6	-	4.7
Value of property.....	3.8	4.8	-	4.8	-	2.2
Estimated annual rental value.....	34.8	42.9	-	43.9	-	21.1

Table 1b.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE DENVER METROPOLITAN DISTRICT: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties	3,904	3,427	662	489	249	190	268	545	980	588	477
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness	3,593	3,284	633	417	245	172	264	538	921	511	409
Under \$500	787	773	58	11	7	4	2	190	387	125	14
\$500 to \$999	289	226	34	17	9	8	3	30	120	22	13
\$1,000 to \$1,499	152	136	20	14	7	7	4	12	72	14	16
\$1,500 to \$1,999	141	127	26	26	15	11	4	9	58	9	14
\$2,000 to \$2,499	219	194	47	38	21	17	13	20	49	27	25
\$2,500 to \$2,999	284	235	50	55	30	25	18	20	45	52	49
\$3,000 to \$3,999	725	592	137	106	60	45	49	69	93	139	133
\$4,000 to \$4,999	545	467	121	76	42	34	68	81	58	68	79
\$5,000 to \$5,999	323	283	81	47	31	16	49	53	23	30	40
\$6,000 to \$7,499	164	144	32	13	11	2	32	35	19	13	20
\$7,500 to \$9,999	80	75	19	11	9	2	20	13	4	8	5
\$10,000 to \$14,999	29	28	6	2	1	1	7	6	3	4	1
\$15,000 to \$19,999	4	4	2	2	2	-	-	-	-	-	-
\$20,000 and over	-	-	-	-	-	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate	3,742	3,321	647	426	244	182	265	538	941	509	421
Under 4.0%	21	20	1	2	-	2	1	1	11	4	1
4.0%	62	62	5	17	13	4	12	4	18	5	-
4.1% to 4.4%	1	1	-	-	-	-	-	-	-	-	-
4.5%	678	354	45	49	35	14	90	54	21	95	384
4.6% to 4.9%	5	5	1	-	-	-	1	2	-	1	-
5.0%	68	717	152	127	68	59	99	114	111	114	51
5.1% to 5.4%	11	11	4	3	2	1	2	1	-	1	-
5.5%	498	472	152	90	51	39	38	72	30	90	26
5.6% to 5.9%	2	2	-	1	-	1	1	-	-	-	-
6.0%	1,588	1,571	259	128	70	58	20	273	701	190	17
6.1% to 6.4%	-	-	-	-	-	-	-	-	-	-	-
6.5%	15	15	8	2	1	1	-	3	2	-	-
6.6% to 6.9%	-	-	-	-	-	-	-	-	-	-	-
7.0%	49	48	8	3	2	1	-	5	29	3	1
7.1% to 7.4%	-	-	-	-	-	-	-	-	-	-	-
7.5%	-	-	-	-	-	-	-	-	-	-	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	44	43	12	4	2	2	-	4	18	5	1
Average interest rate (percent)	5.45	5.54	5.58	5.35	5.32	5.41	4.93	5.57	5.83	5.41	4.70
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required	3,413	2,989	628	402	222	180	249	504	683	513	424
Real estate taxes included in payment	2,062	1,703	464	269	146	123	107	357	194	312	359
Monthly	1,992	1,647	445	262	142	120	103	345	189	303	345
Quarterly	16	14	2	3	3	-	1	4	1	3	2
Semiannual	4	4	2	-	-	-	-	-	2	-	-
Annual	3	3	1	1	-	1	-	-	1	-	-
Other	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment	47	35	14	3	1	2	3	8	1	6	12
Real estate taxes not included in payment	1,300	1,245	165	130	75	55	140	137	476	197	55
Monthly	1,040	993	149	95	49	46	78	96	402	173	47
Quarterly	131	126	11	17	13	4	24	30	34	10	5
Semiannual	63	63	4	12	9	3	25	6	13	2	-
Annual	27	26	-	2	1	1	4	3	14	3	1
Other	9	9	1	-	-	-	1	-	5	2	-
Not reporting frequency of payment	30	23	-	4	3	1	7	2	8	7	2
Not reporting tax payment requirements	51	41	9	3	1	2	2	10	13	4	10
No principal payments required	306	297	14	19	16	3	13	27	213	11	9
Monthly	151	147	3	2	1	1	2	6	133	1	4
Quarterly	102	100	9	10	9	1	7	13	58	8	2
Semiannual	21	20	2	3	3	-	3	3	9	-	1
Annual	16	15	-	3	3	-	1	-	10	1	1
Other	5	5	-	-	-	-	-	3	2	-	-
Not reporting frequency of payment	11	10	-	1	-	1	-	2	6	1	1
Not reporting principal payment requirements	79	40	7	6	2	4	1	4	19	3	39
No regular payments required	106	101	3	12	9	3	5	10	65	6	5
Reporting debt and value	3,692	3,283	633	417	245	172	264	538	920	511	409
JUNIOR MORTGAGE											
First mortgage only	448	408	45	62	37	25	20	41	143	91	45
First and junior mortgage	84	75	18	13	8	5	4	8	20	12	9
With first mortgage, not reporting on junior mortgage	3,160	2,805	569	342	200	142	240	489	757	408	355
RELATION OF DEBT TO VALUE											
Value of property (dollars)	17,855,700	15,798,400	3,744,300	2,598,900	1,629,600	969,800	2,325,100	2,319,000	2,735,300	2,074,800	2,058,300
Average value (dollars)	4,837	4,813	5,915	6,232	6,651	5,635	8,311	4,310	2,973	4,060	5,083
Debt on first and junior mortgages (dollars)	10,628,700	9,200,200	2,214,600	1,456,700	900,400	556,900	1,268,300	1,455,900	1,416,100	1,388,600	1,428,500
Percent of value of property	59.5	58.2	59.1	56.1	55.3	57.4	54.5	62.8	51.8	66.9	69.4
Average debt (dollars)	2,879	2,802	3,499	3,493	3,675	3,234	4,804	2,706	1,539	2,717	3,493
Debt on first mortgage (dollars)	10,562,200	9,138,100	2,201,700	1,447,900	893,700	554,200	1,263,400	1,452,100	1,388,700	1,384,300	1,424,100
Percent of value of property	59.1	57.8	58.8	55.7	54.8	57.2	54.3	62.6	50.8	66.7	69.2
Average debt (dollars)	2,861	2,783	3,478	3,472	3,648	3,222	4,786	2,699	1,509	2,709	3,482

Table 2b.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE DENVER METROPOLITAN DISTRICT: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	3,085	2,812	1,722	1,059	31	273
Total first mortgage outstanding debt..... (dollars)	8,778,100	8,256,100	5,931,300	2,257,600	67,200	522,000
Total annual mortgage payment..... (dollars)	1,171,610	1,142,092	811,447	322,145	8,500	29,518
Average first mortgage outstanding debt..... (dollars)	2,845	2,986	3,444	2,132	-	1,912
Average value of property..... (dollars)	4,704	4,753	5,160	4,133	-	4,194
Average annual estimated rental value..... (dollars)	525	531	576	462	-	461
Average annual mortgage payment..... (dollars)	380	406	471	304	-	108
Percent which annual mortgage payment represents of—						
First mortgage debt.....	13.3	13.8	13.7	14.3	-	5.7
Value of property.....	8.1	8.5	9.1	7.4	-	2.6
Estimated annual rental value.....	72.4	76.5	81.8	65.9	-	23.5
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	2,784	2,639	1,709	901	29	145
Average first mortgage outstanding debt..... (dollars)	2,771	2,882	3,444	1,842	-	757
Average value of property..... (dollars)	4,382	4,521	5,140	3,394	-	1,860
Average annual estimated rental value..... (dollars)	492	506	578	384	-	224
Average annual mortgage payment..... (dollars)	389	407	473	287	-	57
Percent which annual mortgage payment represents of—						
First mortgage debt.....	14.0	14.1	13.7	15.6	-	8.8
Value of property.....	8.9	9.0	9.2	8.5	-	3.6
Estimated annual rental value.....	79.2	80.4	82.4	74.8	-	29.8
Monthly mortgage payment—						
Under \$10.....	519	399	132	205	12	120
\$10 to \$14.....	153	147	30	113	4	6
\$15 to \$19.....	150	145	26	116	3	5
\$20 to \$24.....	156	153	72	78	3	3
\$25 to \$29.....	259	255	148	107	-	4
\$30 to \$39.....	556	555	441	112	2	1
\$40 to \$49.....	408	404	331	78	-	4
\$50 to \$59.....	288	286	231	58	2	2
\$60 to \$74.....	187	187	153	23	1	-
\$75 to \$99.....	76	76	60	15	1	-
\$100 and over.....	32	32	25	6	1	-
Average monthly mortgage payment..... (dollars)	32.44	33.92	39.39	23.94	-	5.57
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	301	173	13	158	2	128
Average first mortgage outstanding debt..... (dollars)	3,581	3,761	-	3,782	-	3,221
Average value of property..... (dollars)	7,676	8,295	-	8,348	-	6,838
Average annual estimated rental value..... (dollars)	831	907	-	904	-	729
Average annual mortgage payment..... (dollars)	292	393	-	401	-	155
Percent which annual mortgage payment represents of—						
First mortgage debt.....	8.3	10.4	-	10.6	-	4.8
Value of property.....	3.8	4.7	-	4.8	-	2.3
Estimated annual rental value.....	35.1	43.3	-	44.3	-	21.3

## MORTGAGES—HOMES BUILT 1935 TO 1940

Table 1.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties	11,048	10,100	1,886	4,260	1,292	2,968	1,158	286	1,802	758	948
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness	10,612	9,813	1,786	4,145	1,266	2,879	1,129	281	1,746	726	799
Under \$500	269	262	11	82	21	61	-	6	146	17	7
\$500 to \$999	429	417	41	176	49	127	1	4	172	23	12
\$1,000 to \$1,499	509	582	97	264	55	209	4	6	184	27	27
\$1,500 to \$1,999	591	563	98	285	61	224	8	5	141	26	28
\$2,000 to \$2,499	952	896	178	436	110	326	16	9	212	45	56
\$2,500 to \$2,999	908	862	189	403	99	304	10	22	180	58	46
\$3,000 to \$3,999	2,328	2,154	498	966	288	688	109	70	306	205	174
\$4,000 to \$4,999	1,750	1,589	350	610	197	413	209	55	165	150	211
\$5,000 to \$5,999	1,187	1,059	184	382	142	240	244	49	106	94	128
\$6,000 to \$7,499	845	788	98	285	124	161	254	35	69	52	57
\$7,500 to \$9,999	407	379	38	141	55	86	142	10	32	21	28
\$10,000 to \$14,999	218	198	12	73	45	28	79	7	28	4	20
\$15,000 to \$19,999	78	68	1	26	13	13	32	3	4	2	5
\$20,000 and over	46	46	1	16	12	4	21	-	6	2	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate	10,568	9,788	1,778	4,145	1,260	2,885	1,126	282	1,735	722	780
Under 4.0%	88	88	9	11	7	4	3	1	54	10	-
4.0%	150	148	10	21	6	15	10	3	86	18	2
4.1% to 4.4%	5	5	-	3	-	3	2	-	-	-	-
4.5%	1,088	505	74	176	88	88	88	20	29	118	533
4.6% to 4.9%	6	6	-	1	1	-	5	-	-	-	-
5.0%	5,907	5,729	690	2,869	842	2,027	802	159	865	348	178
5.1% to 5.4%	24	24	2	13	2	11	1	1	1	6	-
5.5%	1,499	1,470	461	580	158	422	168	52	124	85	29
5.6% to 5.9%	10	8	4	2	1	1	-	-	-	2	8
6.0%	1,818	1,788	522	461	152	309	47	45	571	137	35
6.1% to 6.4%	-	-	-	-	-	-	-	-	-	-	-
6.5%	4	4	1	2	1	1	-	1	-	-	-
6.6% to 6.9%	-	-	-	-	-	-	-	-	-	-	-
7.0%	8	8	1	4	2	2	-	-	2	1	-
7.1% to 7.4%	-	-	-	-	-	-	-	-	-	-	-
7.5%	-	-	-	-	-	-	-	-	-	-	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	11	10	4	2	-	2	-	-	2	2	1
Average interest rate (percent)	5.17	5.21	5.40	5.15	5.14	5.16	5.06	5.20	5.25	5.14	4.73
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required	8,437	7,695	1,739	3,201	1,024	2,177	1,082	261	752	660	742
Real estate taxes included in payment	2,464	2,075	460	876	375	501	136	137	76	390	389
Monthly	2,316	1,942	444	786	354	432	130	135	66	381	374
Quarterly	13	12	1	7	1	6	2	1	1	-	1
Semiannual	80	77	4	59	14	45	2	1	8	3	3
Annual	5	5	-	4	1	3	-	-	1	-	-
Other	7	5	2	4	1	3	-	-	-	-	1
Not reporting frequency of payment	43	33	9	16	4	12	2	-	-	6	10
Real estate taxes not included in payment	5,795	5,464	1,252	2,255	632	1,623	924	122	650	261	331
Monthly	3,287	3,001	1,190	656	188	468	634	75	247	199	286
Quarterly	399	392	15	117	54	63	174	16	64	6	7
Semiannual	1,893	1,869	23	1,399	359	1,040	101	30	276	40	24
Annual	103	103	1	42	15	27	4	-	45	11	-
Other	25	23	5	8	4	4	-	1	7	2	2
Not reporting frequency of payment	88	75	18	33	12	21	11	-	11	3	12
Not reporting tax payment requirements	178	156	27	70	17	53	22	2	26	9	22
No principal payments required	2,087	2,040	63	921	287	634	65	19	898	79	47
Monthly	202	187	43	39	14	25	15	4	57	29	15
Quarterly	117	116	-	42	25	17	24	-	44	6	1
Semiannual	1,632	1,607	20	800	191	609	21	14	713	39	25
Annual	94	92	-	24	4	20	3	-	61	4	2
Other	6	6	-	1	-	1	1	-	4	-	-
Not reporting frequency of payment	36	32	-	15	3	12	1	1	14	1	4
Not reporting principal payment requirements	333	184	31	80	14	66	8	2	52	11	149
No regular payments required	186	181	3	58	17	41	3	4	105	8	5
Reporting debt and value	10,594	9,795	1,782	4,139	1,263	2,876	1,127	281	1,742	724	799
JUNIOR MORTGAGE											
First mortgage only	655	598	108	267	99	168	86	19	98	25	57
First and junior mortgage	507	460	72	212	66	146	50	15	96	15	47
With first mortgage, not reporting on junior mort- gage	9,432	8,787	1,607	3,660	1,098	2,562	991	247	1,548	684	695
RELATION OF DEBT TO VALUE											
Value of property (dollars)	74,225,300	68,889,200	10,254,800	29,399,200	10,319,600	19,079,600	13,054,600	2,076,100	9,554,700	4,549,800	5,336,100
Average value (dollars)	7,006	7,038	5,755	7,103	8,171	6,684	11,583	7,388	5,485	6,284	5,678
Debt on first and junior mortgages (dollars)	2,160,300	38,697,200	6,420,100	15,632,100	5,631,300	10,000,800	7,440,500	1,283,000	5,002,600	2,918,900	3,463,100
Percent of value of property	56.2	56.2	62.6	53.2	54.6	52.4	57.0	61.8	52.4	64.2	64.9
Average debt (dollars)	3,980	3,951	3,603	3,777	4,459	3,477	5,602	4,566	2,872	4,032	4,334
Debt on first mortgage (dollars)	41,572,500	38,178,500	6,361,000	15,390,400	5,547,900	9,842,500	7,367,100	1,267,200	4,893,200	2,899,600	3,394,000
Percent of value of property	55.4	55.4	62.0	52.3	53.8	51.6	56.4	61.0	51.2	63.7	63.6
Average debt (dollars)	3,924	3,898	3,570	3,718	4,393	3,422	5,537	4,510	2,809	4,005	4,248



Table 2.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent	8,868	6,945	2,119	4,719	107	1,923
Total first mortgage outstanding debt (dollars)	34,715,800	28,903,600	9,244,700	19,225,200	433,700	5,812,200
Total annual mortgage payment (dollars)	3,412,563	3,096,906	1,079,652	1,977,122	40,132	315,657
Average first mortgage outstanding debt (dollars)	3,915	4,162	4,363	4,074	4,058	3,022
Average value of property (dollars)	6,894	7,048	6,551	7,273	6,974	6,338
Average annual estimated rental value (dollars)	693	709	672	727	684	634
Average annual mortgage payment (dollars)	385	446	510	419	375	164
Percent which annual mortgage payment represents of—						
First mortgage debt	9.8	10.7	11.7	10.3	9.3	5.4
Value of property	5.6	6.3	7.8	5.8	5.4	2.6
Estimated annual rental value	55.5	62.9	75.9	57.7	54.9	25.9
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	5,168	4,985	2,061	2,865	59	183
Average first mortgage outstanding debt (dollars)	4,228	4,260	4,393	4,156	-	3,361
Average value of property (dollars)	6,666	6,711	6,541	6,826	-	5,445
Average annual estimated rental value (dollars)	677	682	673	688	-	558
Average annual mortgage payment (dollars)	469	477	516	450	-	255
Percent which annual mortgage payment represents of—						
First mortgage debt	11.1	11.2	11.7	10.8	-	7.6
Value of property	7.0	7.1	7.9	6.6	-	4.7
Estimated annual rental value	69.3	70.0	76.6	65.5	-	45.6
Monthly mortgage payment—						
Under \$10	86	51	5	45	1	35
\$10 to \$14	182	147	20	125	2	35
\$15 to \$19	264	230	28	197	5	34
\$20 to \$24	394	373	72	292	9	21
\$25 to \$29	645	628	199	421	8	17
\$30 to \$39	1,484	1,461	671	780	10	23
\$40 to \$49	1,004	997	533	449	15	7
\$50 to \$59	527	523	273	247	3	4
\$60 to \$74	313	310	159	149	2	3
\$75 to \$99	170	166	67	97	2	4
\$100 and over	99	99	34	63	2	-
Average monthly mortgage payment (dollars)	39.12	39.77	42.97	37.53	-	21.22
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	3,700	1,960	58	1,854	48	1,740
Average first mortgage outstanding debt (dollars)	3,478	3,913	-	3,948	-	2,987
Average value of property (dollars)	7,213	7,906	-	7,964	-	6,431
Average annual estimated rental value (dollars)	715	779	-	787	-	642
Average annual mortgage payment (dollars)	267	366	-	371	-	155
Percent which annual mortgage payment represents of—						
First mortgage debt	7.7	9.4	-	9.4	-	5.2
Value of property	3.7	4.6	-	4.7	-	2.4
Estimated annual rental value	37.3	47.0	-	47.1	-	24.1

Table 1a.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE HARTFORD-NEW BRITAIN METROPOLITAN DISTRICT: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties	3,654	3,237	789	1,204	385	819	693	54	339	208	417
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness	3,487	3,134	721	1,161	375	786	681	53	321	197	353
Under \$500	60	59	1	19	6	13	-	1	34	4	1
\$500 to \$999	78	73	9	33	4	29	1	-	24	6	5
\$1,000 to \$1,499	99	94	20	41	8	33	1	3	27	2	5
\$1,500 to \$1,999	129	124	22	69	14	55	5	-	22	6	5
\$2,000 to \$2,499	210	198	36	96	24	72	13	2	34	12	17
\$2,500 to \$2,999	221	206	52	105	20	85	8	3	29	9	15
\$3,000 to \$3,999	711	684	198	284	60	174	78	9	62	53	77
\$4,000 to \$4,999	748	644	188	214	79	135	139	14	34	55	104
\$5,000 to \$5,999	580	459	116	129	52	77	151	10	25	28	71
\$6,000 to \$7,499	439	404	57	124	67	67	168	10	20	15	35
\$7,500 to \$9,999	196	186	19	65	24	41	88	1	8	5	10
\$10,000 to \$14,999	54	47	2	18	14	4	24	-	2	1	7
\$15,000 to \$19,999	5	4	-	1	1	-	8	-	-	-	1
\$20,000 and over	7	7	1	3	2	1	2	-	-	1	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate	3,472	3,132	712	1,164	373	791	676	53	327	200	340
Under 4.0%	26	26	5	4	3	1	2	-	12	3	-
4.0%	33	31	-	6	2	4	7	1	14	3	2
4.1% to 4.4%	2	2	-	1	-	1	1	-	-	-	-
4.5%	351	134	32	41	20	21	22	2	6	31	217
4.6% to 4.9%	3	3	-	1	1	-	2	-	-	-	-
5.0%	2,185	2,042	304	893	270	623	529	32	183	101	93
5.1% to 5.4%	8	8	1	4	1	3	-	1	-	2	-
5.5%	545	581	218	151	54	97	97	12	28	25	14
5.6% to 5.9%	7	5	3	1	1	-	-	-	-	1	2
6.0%	357	346	147	62	21	41	15	4	83	34	11
6.1% to 6.4%	-	-	-	-	-	-	-	-	-	-	-
6.5%	1	1	-	-	-	-	-	1	-	-	-
6.6% to 6.9%	-	-	-	-	-	-	-	-	-	-	-
7.0%	1	1	1	-	-	-	-	-	-	-	-
7.1% to 7.4%	-	-	-	-	-	-	-	-	-	-	-
7.5%	-	-	-	-	-	-	-	-	-	-	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	3	2	1	-	-	-	-	-	1	-	1
Average interest rate (percent)	5.11	5.15	5.34	5.09	5.08	5.09	5.06	-	5.17	5.12	4.75
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required	3,213	2,880	711	1,056	347	709	668	53	212	185	333
Real estate taxes included in payment	771	601	170	231	115	106	78	29	26	32	170
Monthly	732	567	163	202	112	90	70	29	23	30	165
Quarterly	5	4	-	3	-	3	1	-	-	-	1
Semiannual	15	15	1	8	1	7	1	-	3	2	-
Annual	-	-	-	-	-	-	-	-	-	-	-
Other	3	2	2	-	-	-	-	-	-	-	1
Not reporting frequency of payment	16	13	4	8	2	6	1	-	-	-	3
Real estate taxes not included in payment	2,357	2,206	525	804	225	579	578	24	179	101	151
Monthly	1,524	1,394	494	309	96	213	411	17	61	32	130
Quarterly	160	157	5	42	13	29	89	2	18	1	3
Semiannual	591	580	12	422	109	313	68	5	64	14	11
Annual	26	26	1	13	4	9	-	-	10	2	-
Other	13	11	5	4	2	2	-	-	2	-	8
Not reporting frequency of payment	43	38	8	14	1	13	10	-	4	2	5
Not reporting tax payment requirements	85	73	16	31	7	24	17	-	7	2	12
No principal payments required	270	258	9	113	32	81	24	1	95	16	12
Monthly	50	42	9	7	2	5	7	1	11	7	3
Quarterly	27	26	-	8	4	4	5	-	13	-	1
Semiannual	169	166	-	91	23	68	10	-	58	7	3
Annual	16	16	-	4	2	2	2	-	8	2	-
Other	1	1	-	1	-	1	-	-	-	-	-
Not reporting frequency of payment	7	7	-	2	1	1	-	-	5	-	-
Not reporting principal payment requirements	144	72	18	29	4	25	4	-	17	4	72
No regular payments required	27	27	1	6	2	4	2	-	15	3	-
Reporting debt and value	3,484	3,131	719	1,160	375	785	681	53	321	197	353
JUNIOR MORTGAGE											
First mortgage only	268	241	52	99	37	62	37	8	31	14	27
First and junior mortgage	132	116	21	53	13	35	26	-	13	3	16
With first mortgage, not reporting on junior mort- gage	3,084	2,774	646	1,008	320	688	618	45	277	180	310
RELATION OF DEBT TO VALUE											
Value of property (dollars)	25,056,200	22,668,600	4,510,000	3,400,200	3,083,100	5,317,100	6,523,200	356,400	1,685,200	1,192,600	2,387,500
Average value (dollars)	7,192	7,240	3,273	7,242	8,222	6,773	9,579	-	5,253	6,054	6,764
Debt on first and junior mortgages (dollars)	15,411,500	13,812,100	2,957,200	4,883,200	1,909,300	2,973,900	3,932,400	238,500	937,200	868,600	1,599,400
Percent of value of property	61.5	60.9	65.6	58.1	61.9	55.9	60.3	-	55.6	72.8	57.0
Average debt (dollars)	4,424	4,411	4,113	4,210	5,091	3,788	5,774	-	2,920	4,409	4,531
Debt on first mortgage (dollars)	15,256,400	13,684,300	2,939,200	4,823,200	1,884,400	2,988,800	3,901,600	235,500	922,300	864,500	1,572,100
Percent of value of property	60.9	60.4	65.2	57.4	61.1	55.3	59.8	-	54.7	72.5	65.8
Average debt (dollars)	4,379	4,371	4,088	4,158	5,025	3,744	5,729	-	2,878	4,388	4,454

Table 2a.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE HARTFORD-NEW BRITAIN METROPOLITAN DISTRICT: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	2,849	2,613	672	1,907	34	236
Total first mortgage outstanding debt..... (dollars)	12,645,600	11,854,700	3,187,400	8,529,500	187,800	790,900
Total annual mortgage payment..... (dollars)	1,268,649	1,224,927	369,268	842,507	13,152	43,722
Average first mortgage outstanding debt..... (dollars)	4,439	4,587	4,669	4,478	-	3,351
Average value of property..... (dollars)	7,192	7,262	6,766	7,447	-	6,480
Average annual estimated rental value..... (dollars)	718	723	383	738	-	667
Average annual mortgage payment..... (dollars)	445	469	550	442	-	186
Percent which annual mortgage payment represents of—						
First mortgage debt.....	10.0	10.8	11.8	9.9	-	5.5
Value of property.....	6.2	6.5	8.1	5.9	-	2.9
Estimated annual rental value.....	62.0	64.8	80.5	59.8	-	27.8
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	2,032	1,989	655	1,315	19	43
Average first mortgage outstanding debt..... (dollars)	4,652	4,668	4,685	4,638	-	-
Average value of property..... (dollars)	7,081	7,103	6,740	7,300	-	-
Average annual estimated rental value..... (dollars)	705	708	682	722	-	-
Average annual mortgage payment..... (dollars)	495	500	552	475	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	10.6	10.7	11.8	10.2	-	-
Value of property.....	7.0	7.0	8.2	6.5	-	-
Estimated annual rental value.....	70.2	70.7	80.9	65.8	-	-
Monthly mortgage payment—						
Under \$10.....	17	12	2	10	-	5
\$10 to \$14.....	48	41	4	37	-	7
\$15 to \$19.....	72	63	5	57	1	9
\$20 to \$24.....	131	125	8	114	3	6
\$25 to \$29.....	195	189	25	162	2	6
\$30 to \$39.....	581	574	202	366	6	7
\$40 to \$49.....	494	494	213	275	6	-
\$50 to \$59.....	231	230	94	136	-	1
\$60 to \$74.....	162	161	62	98	1	1
\$75 to \$99.....	74	73	29	44	-	-
\$100 and over.....	27	27	11	16	-	-
Average monthly mortgage payment..... (dollars)	41.27	41.66	46.02	39.58	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	817	624	17	592	15	193
Average first mortgage outstanding debt..... (dollars)	3,907	4,118	-	4,105	-	3,226
Average value of property..... (dollars)	7,469	7,767	-	7,772	-	6,506
Average annual estimated rental value..... (dollars)	751	772	-	775	-	681
Average annual mortgage payment..... (dollars)	321	369	-	368	-	165
Percent which annual mortgage payment represents of—						
First mortgage debt.....	8.2	9.0	-	9.0	-	5.1
Value of property.....	4.3	4.8	-	4.7	-	2.5
Estimated annual rental value.....	42.8	47.8	-	47.5	-	24.2

Table 1b.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE NEW HAVEN METROPOLITAN DISTRICT: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties.....	1,354	1,289	192	472	138	334	227	72	217	109	65
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness.....	1,313	1,253	180	457	137	320	226	72	213	105	60
Under \$500.....	21	21	1	8	2	6	-	-	10	2	-
\$500 to \$999.....	44	43	1	20	8	12	-	1	17	4	1
\$1,000 to \$1,499.....	59	56	5	30	7	23	2	-	16	3	3
\$1,500 to \$1,999.....	65	61	11	29	8	21	2	3	13	3	4
\$2,000 to \$2,499.....	111	101	21	51	17	34	-	2	22	5	10
\$2,500 to \$2,999.....	112	109	26	42	18	24	2	6	24	9	3
\$3,000 to \$3,999.....	287	273	58	123	35	88	15	16	41	20	14
\$4,000 to \$4,999.....	211	202	31	69	20	49	40	20	24	18	9
\$5,000 to \$5,999.....	186	178	16	44	10	34	61	16	21	20	8
\$6,000 to \$7,499.....	134	130	5	27	6	21	63	7	13	15	4
\$7,500 to \$9,999.....	55	53	2	11	4	7	25	-	10	5	2
\$10,000 to \$14,999.....	22	22	3	2	1	1	14	-	2	1	-
\$15,000 to \$19,999.....	5	3	-	-	-	-	2	1	-	-	2
\$20,000 and over.....	1	1	-	1	1	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate.....	1,306	1,247	182	453	135	318	225	71	211	105	59
Under 4.0%.....	5	5	-	-	-	-	-	-	5	-	-
4.0%.....	21	21	-	2	-	2	-	-	14	4	-
4.1% to 4.4%.....	-	-	-	-	-	-	-	-	-	-	-
4.5%.....	115	67	4	16	3	13	12	5	6	24	48
4.6% to 4.9%.....	-	-	-	-	-	-	-	-	-	-	-
5.0%.....	675	667	63	274	83	191	151	43	96	40	8
5.1% to 5.4%.....	2	2	-	2	-	2	-	-	-	-	-
5.5%.....	281	229	46	87	27	60	50	12	19	15	2
5.6% to 5.9%.....	-	-	-	-	-	-	-	-	-	-	-
6.0%.....	253	252	66	72	22	50	12	11	69	22	1
6.1% to 6.4%.....	-	-	-	-	-	-	-	-	-	-	-
6.5%.....	1	1	1	-	-	-	-	-	-	-	-
6.6% to 6.9%.....	-	-	-	-	-	-	-	-	-	-	-
7.0%.....	1	1	-	-	-	-	-	-	1	-	-
7.1% to 7.4%.....	-	-	-	-	-	-	-	-	-	-	-
7.5%.....	-	-	-	-	-	-	-	-	-	-	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	2	2	1	-	-	-	-	-	1	-	-
Average interest rate..... (percent).....	5.22	5.25	5.52	5.23	5.25	5.23	5.14	-	5.26	5.13	-
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required.....	1,060	1,001	181	344	94	250	214	68	95	99	59
Real estate taxes included in payment.....	314	285	44	114	39	75	35	26	11	55	29
Monthly.....	301	272	42	107	37	70	34	25	10	54	29
Quarterly.....	-	-	-	-	-	-	-	-	-	-	-
Semiannual.....	12	12	1	7	2	5	1	1	1	1	-
Annual.....	-	-	-	-	-	-	-	-	-	-	-
Other.....	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	1	1	1	-	-	-	-	-	-	-	-
Real estate taxes not included in payment.....	734	704	137	234	53	171	178	41	82	42	30
Monthly.....	453	427	125	87	22	65	135	19	32	29	26
Quarterly.....	58	57	7	8	4	4	15	8	16	2	1
Semiannual.....	209	206	5	126	27	99	25	14	30	6	3
Annual.....	11	11	-	2	-	2	1	-	4	-	-
Other.....	1	1	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	2	2	-	1	-	1	1	-	-	1	-
Not reporting tax payment requirements.....	12	12	-	6	2	4	1	1	2	2	-
No principal payments required.....	265	282	11	126	42	84	13	4	118	10	3
Monthly.....	26	25	6	8	4	4	4	1	3	3	1
Quarterly.....	19	19	-	6	3	3	4	-	7	2	-
Semiannual.....	230	229	5	110	35	75	3	3	103	5	1
Annual.....	8	8	-	2	-	2	1	-	5	-	-
Other.....	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	2	1	-	-	-	-	1	-	-	-	1
Not reporting principal payment requirements.....	5	3	-	2	2	-	-	-	1	-	2
No regular payments required.....	4	3	-	-	-	-	-	-	3	-	1
Reporting debt and value.....	1,313	1,253	180	457	137	320	226	72	213	105	60
JUNIOR MORTGAGE											
First mortgage only.....	75	72	14	17	7	10	18	6	11	6	4
First and junior mortgage.....	92	88	8	34	12	22	15	9	19	3	4
With first mortgage, not reporting on junior mort- gage.....	1,145	1,093	158	406	118	288	193	57	183	96	52
RELATION OF DEBT TO VALUE											
Value of property..... (dollars).....	9,069,700	8,681,200	1,048,000	2,951,500	871,300	2,080,200	2,215,800	473,000	1,247,700	745,200	388,500
Average value..... (dollars).....	6,908	6,928	5,822	6,458	6,360	6,501	9,804	-	5,858	7,097	-
Debt on first and junior mortgages..... (dollars).....	5,354,800	5,105,600	639,500	1,597,200	493,800	1,103,400	1,385,700	320,200	710,800	452,700	248,600
Percent of value of property.....	59.0	58.8	61.0	54.1	56.7	53.0	62.5	-	56.9	60.7	-
Average debt..... (dollars).....	4,078	4,075	3,553	3,495	3,604	3,448	6,131	-	3,335	4,311	-
Debt on first mortgage..... (dollars).....	5,259,700	5,016,800	636,900	1,562,000	484,900	1,077,100	1,365,800	311,400	692,000	448,700	242,900
Percent of value of property.....	58.0	57.8	60.8	52.9	55.7	51.8	61.6	-	55.5	60.2	-
Average debt..... (dollars).....	4,006	4,004	3,538	3,418	3,539	3,366	6,043	-	3,249	4,273	-

Table 2b.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE NEW HAVEN METROPOLITAN DISTRICT: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	1,249	977	297	670	10	272
Total first mortgage outstanding debt.....(dollars)	4,958,500	4,140,200	1,292,600	2,799,800	47,800	818,300
Total annual mortgage payment.....(dollars)	481,143	436,161	147,084	284,529	4,598	44,982
Average first mortgage outstanding debt.....(dollars)	3,970	4,238	4,852	4,179	-	3,008
Average value of property.....(dollars)	6,774	7,019	6,451	7,237	-	5,890
Average annual estimated rental value.....(dollars)	727	755	686	781	-	628
Average annual mortgage payment.....(dollars)	385	446	495	425	-	165
Percent which annual mortgage payment represents of—						
First mortgage debt.....	9.7	10.5	11.4	10.2	-	5.5
Value of property.....	5.7	6.4	7.7	5.9	-	2.8
Estimated annual rental value.....	53.0	59.1	72.2	54.4	-	26.4
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	745	721	289	426	6	24
Average first mortgage outstanding debt.....(dollars)	4,321	4,357	4,350	4,345	-	-
Average value of property.....(dollars)	6,783	6,826	6,420	7,051	-	-
Average annual estimated rental value.....(dollars)	738	742	690	770	-	-
Average annual mortgage payment.....(dollars)	464	471	500	451	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	10.7	10.8	11.5	10.4	-	-
Value of property.....	6.8	6.9	7.8	6.4	-	-
Estimated annual rental value.....	62.9	63.6	72.6	58.6	-	-
Monthly mortgage payment—						
Under \$10.....	13	4	-	4	-	9
\$10 to \$14.....	25	21	4	17	-	4
\$15 to \$19.....	48	46	7	39	-	2
\$20 to \$24.....	56	55	10	44	1	1
\$25 to \$29.....	86	86	25	58	3	-
\$30 to \$39.....	219	214	88	125	1	5
\$40 to \$49.....	135	133	79	54	-	2
\$50 to \$59.....	91	91	49	42	-	-
\$60 to \$74.....	33	33	17	16	-	-
\$75 to \$99.....	29	28	9	19	-	1
\$100 and over.....	10	10	1	8	1	-
Average monthly mortgage payment.....(dollars)	38.70	39.29	41.70	37.58	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	504	256	8	244	4	248
Average first mortgage outstanding debt.....(dollars)	3,451	3,901	-	3,889	-	2,985
Average value of property.....(dollars)	6,760	7,565	-	7,561	-	5,929
Average annual estimated rental value.....(dollars)	712	793	-	801	-	628
Average annual mortgage payment.....(dollars)	268	376	-	379	-	157
Percent which annual mortgage payment represents of—						
First mortgage debt.....	7.8	9.6	-	9.7	-	5.3
Value of property.....	4.0	5.0	-	5.0	-	2.6
Estimated annual rental value.....	37.7	47.4	-	47.3	-	25.0

Table 1.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties	2,172	2,007	414	542	368	159	305	105	389	252	165
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness	2,057	1,929	385	522	368	154	301	103	378	240	128
Under \$500	65	62	5	18	15	3	-	3	29	7	3
\$500 to \$999	97	95	18	35	28	7	-	4	35	3	1
\$1,000 to \$1,499	111	110	33	27	22	5	-	2	46	2	1
\$1,500 to \$1,999	108	107	33	43	30	13	-	2	20	9	1
\$2,000 to \$2,499	164	160	45	51	38	13	-	1	47	11	4
\$2,500 to \$2,999	119	111	36	25	15	10	-	6	85	8	8
\$3,000 to \$3,999	361	327	59	93	68	25	-	44	80	48	34
\$4,000 to \$4,999	514	466	69	97	69	28	-	111	69	85	48
\$5,000 to \$5,999	215	200	39	46	38	8	-	39	8	28	15
\$6,000 to \$7,499	167	161	32	39	21	18	-	50	2	14	6
\$7,500 to \$9,999	65	62	7	19	12	7	-	25	3	3	3
\$10,000 to \$14,999	59	55	9	18	13	5	-	19	2	4	4
\$15,000 to \$19,999	4	4	-	2	2	-	-	-	2	-	-
\$20,000 and over	8	8	-	8	7	1	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate	2,081	1,957	400	536	378	158	308	103	370	245	124
Under 4.0%	10	10	-	-	-	-	1	-	8	1	-
4.0% to 4.4%	21	21	-	1	1	-	1	-	13	6	-
4.5% to 4.9%	1	1	-	-	-	-	-	-	1	-	-
5.0% to 5.4%	270	173	2	17	14	3	36	70	7	41	97
5.5% to 5.9%	3	3	-	-	-	-	3	-	-	-	-
6.0% to 6.4%	656	643	49	199	122	77	200	9	69	117	13
6.5% to 6.9%	7	7	1	1	1	-	1	-	-	4	-
7.0% to 7.4%	99	98	12	38	32	6	21	2	10	15	1
7.5% to 7.9%	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	1	1	1	-	-	-	-	-	-	-	-
Average interest rate (percent)	5.43	5.47	5.86	5.54	5.58	5.47	5.10	4.88	5.64	5.16	4.72
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required	1,784	1,618	398	374	261	113	293	98	220	235	121
Real estate taxes included in payment	610	517	67	122	108	14	73	78	23	154	93
Monthly	594	508	65	118	104	14	69	78	20	153	91
Quarterly	5	5	1	3	3	-	1	-	-	-	-
Semiannual	3	3	-	-	-	-	1	-	2	-	-
Annual	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment	8	6	1	1	1	-	2	-	1	1	2
Real estate taxes not included in payment	1,102	1,075	315	251	152	99	218	19	197	74	27
Monthly	825	802	300	135	86	49	178	13	109	68	23
Quarterly	132	121	6	69	33	36	20	4	28	4	1
Semiannual	99	97	2	29	19	10	18	2	45	1	2
Annual	21	21	-	7	4	3	2	-	12	-	-
Other	7	7	1	4	4	-	-	-	1	1	-
Not reporting frequency of payment	18	17	7	7	6	1	-	1	2	-	1
Not reporting tax payment requirements	22	21	10	1	1	-	2	1	-	7	1
No principal payments required	256	250	12	95	61	34	5	5	122	11	6
Monthly	51	48	9	16	10	6	3	-	14	6	3
Quarterly	92	90	-	46	26	20	-	4	36	4	3
Semiannual	90	90	3	24	18	6	2	1	59	1	-
Annual	14	13	-	4	3	1	-	-	9	-	1
Other	3	3	-	2	1	1	-	-	1	-	-
Not reporting frequency of payment	6	6	-	3	3	-	-	-	3	-	-
Not reporting principal payment requirements	67	30	6	11	6	5	3	1	6	3	27
No regular payments required	115	114	3	62	55	7	4	1	41	3	1
Reporting debt and value	2,058	1,925	385	522	368	154	301	102	375	240	128
JUNIOR MORTGAGE											
First mortgage only	446	381	54	101	61	40	123	8	46	49	65
First and junior mortgage	52	61	17	10	3	7	10	3	17	4	1
With first mortgage, not reporting on junior mort- gage	1,545	1,483	314	411	304	107	168	91	312	187	62
RELATION OF DEBT TO VALUE											
Value of property (dollars)	13,883,300	13,077,400	2,275,800	4,155,600	2,924,500	1,231,100	2,577,500	602,200	1,969,300	1,497,000	810,900
Average value (dollars)	6,765	6,793	5,911	7,951	7,947	7,994	8,568	5,904	5,251	6,238	6,335
Debt on first and junior mortgages (dollars)	8,227,500	7,688,100	1,373,200	2,152,400	1,512,700	635,700	1,607,000	454,200	1,062,400	1,038,900	539,400
Percent of value of property	59.2	58.8	60.3	51.8	51.9	51.6	52.8	75.4	53.9	69.4	66.5
Average debt (dollars)	4,008	3,994	3,567	4,123	4,121	4,128	5,389	4,453	2,633	4,329	4,214
Debt on first mortgage (dollars)	8,141,700	7,602,700	1,344,300	2,135,800	1,512,800	623,000	1,593,800	452,700	1,046,200	1,029,900	539,000
Percent of value of property	58.6	58.1	59.1	51.4	51.7	50.6	61.8	75.2	53.1	68.8	66.5
Average debt (dollars)	3,966	3,949	3,432	4,092	4,111	4,045	5,295	4,438	2,790	4,291	4,211

Table 2.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	1,586	1,854	522	820	12	232
Total first mortgage outstanding debt..... (dollars)	5,484,300	5,701,200	2,448,800	3,218,100	34,300	783,100
Total annual mortgage payment..... (dollars)	652,066	609,567	246,968	358,471	4,128	42,499
Average first mortgage outstanding debt..... (dollars)	4,057	4,211	4,691	3,925	-	3,160
Average value of property..... (dollars)	6,672	6,657	6,406	6,853	-	6,762
Average annual estimated rental value..... (dollars)	701	702	693	712	-	693
Average annual mortgage payment..... (dollars)	411	450	473	437	-	183
Percent which annual mortgage payment represents of—						
First mortgage debt.....	10.1	10.7	10.1	11.1	-	5.8
Value of property.....	6.2	6.8	7.4	6.4	-	2.7
Estimated annual rental value.....	58.7	64.1	68.3	61.4	-	26.5
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	1,248	1,204	519	673	12	44
Average first mortgage outstanding debt..... (dollars)	4,189	4,220	4,698	3,875	-	-
Average value of property..... (dollars)	6,344	6,371	6,392	6,393	-	-
Average annual estimated rental value..... (dollars)	675	677	692	671	-	-
Average annual mortgage payment..... (dollars)	444	451	473	436	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	10.6	10.7	10.1	11.3	-	-
Value of property.....	7.0	7.1	7.4	6.8	-	-
Estimated annual rental value.....	65.8	66.6	68.3	65.1	-	-
Monthly mortgage payment—						
Under \$10.....	22	12	-	11	1	10
\$10 to \$14.....	46	35	-	34	1	11
\$15 to \$19.....	55	52	3	47	2	3
\$20 to \$24.....	93	89	19	69	1	4
\$25 to \$29.....	178	171	58	111	2	7
\$30 to \$39.....	1	398	240	156	2	3
\$40 to \$49.....	217	214	104	108	2	3
\$50 to \$59.....	113	110	47	63	-	3
\$60 to \$74.....	83	83	31	51	1	-
\$75 to \$99.....	29	29	14	15	-	-
\$100 and over.....	11	11	3	8	-	-
Average monthly mortgage payment..... (dollars)	36.98	37.60	39.39	36.37	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	388	150	3	147	-	188
Average first mortgage outstanding debt..... (dollars)	3,571	4,127	-	4,150	-	3,119
Average value of property..... (dollars)	7,864	8,951	-	8,957	-	7,082
Average annual estimated rental value..... (dollars)	796	900	-	900	-	714
Average annual mortgage payment..... (dollars)	291	443	-	441	-	169
Percent which annual mortgage payment represents of—						
First mortgage debt.....	8.1	10.7	-	10.6	-	5.4
Value of property.....	3.7	4.9	-	4.9	-	2.4
Estimated annual rental value.....	36.5	49.2	-	49.0	-	23.7

Table 1.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY: OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE DISTRICT OF COLUMBIA: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties	6,172	5,984	1,743	1,336	1,194	142	1,015	484	737	669	188
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness	6,051	5,906	1,721	1,314	1,175	139	1,005	479	732	655	145
Under \$500	20	19	11	2	2	-	-	1	2	3	1
\$500 to \$999	19	18	5	6	5	1	-	-	2	5	1
\$1,000 to \$1,499	40	40	14	12	12	-	-	2	4	2	-
\$1,500 to \$1,999	71	70	37	8	6	2	7	3	11	4	1
\$2,000 to \$2,499	96	95	39	23	20	3	8	4	19	2	1
\$2,500 to \$2,999	113	110	66	19	14	5	10	1	9	5	3
\$3,000 to \$3,999	568	551	236	83	79	4	51	22	52	107	17
\$4,000 to \$4,999	1,240	1,201	367	246	222	24	155	108	120	205	39
\$5,000 to \$5,999	1,293	1,259	358	283	256	27	208	85	187	138	34
\$6,000 to \$7,499	1,314	1,289	318	290	256	34	250	130	187	114	25
\$7,500 to \$9,999	859	844	184	208	181	27	202	90	104	56	15
\$10,000 to \$14,999	360	353	77	122	111	11	93	22	28	11	7
\$15,000 to \$19,999	48	48	8	12	11	1	12	7	6	3	-
\$20,000 and over	10	9	1	-	-	-	3	4	1	-	1
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate	6,046	5,910	1,721	1,319	1,179	140	1,009	482	721	658	136
Under 4.0%	13	13	4	2	2	-	1	1	4	1	-
4.0%	60	60	7	24	23	1	7	1	13	8	-
4.1% to 4.4%	2	2	-	2	2	-	-	-	-	-	-
4.5%	753	670	70	233	211	22	87	76	28	176	33
4.6% to 4.9%	1	1	-	-	-	-	-	-	1	-	-
5.0%	2,527	2,500	496	649	583	66	571	197	315	272	27
5.1% to 5.4%	7	7	1	2	1	1	1	2	-	1	-
5.5%	1,157	1,146	317	183	157	26	245	138	167	96	11
5.6% to 5.9%	1	1	-	-	-	-	-	1	-	-	-
6.0%	1,486	1,471	810	219	195	24	93	63	186	100	15
6.1% to 6.4%	-	-	-	-	-	-	-	-	-	-	-
6.5%	12	12	1	4	4	-	2	1	3	1	-
6.6% to 6.9%	-	-	-	-	-	-	-	-	-	-	-
7.0%	7	7	4	-	-	-	-	-	1	2	-
7.1% to 7.4%	-	-	-	-	-	-	-	-	-	-	-
7.5%	13	13	10	-	-	-	-	1	2	-	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	7	7	1	1	1	-	2	1	1	1	-
Average interest rate (percent)	5.28	5.29	5.56	5.13	5.13	5.18	5.17	5.21	5.35	5.09	4.85
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required	5,430	5,294	1,686	1,153	1,026	127	910	390	566	589	136
Real estate taxes included in payment	1,204	1,152	229	329	302	27	102	73	63	356	52
Monthly	1,188	1,136	229	323	296	27	102	69	61	352	52
Quarterly	1	1	-	1	1	-	-	-	-	-	-
Semiannual	4	4	-	1	1	-	-	1	1	1	-
Annual	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment	11	11	-	4	4	-	-	3	1	3	-
Real estate taxes not included in payment	4,173	4,091	1,449	819	719	100	806	317	470	230	82
Monthly	4,006	3,934	1,427	781	685	96	785	296	429	216	72
Quarterly	23	23	2	5	5	-	4	1	9	2	-
Semiannual	78	76	11	14	14	-	10	15	19	7	3
Annual	9	7	-	3	2	1	-	-	4	1	2
Other	16	16	-	4	2	2	1	4	4	3	-
Not reporting frequency of payment	41	35	9	12	11	1	6	1	6	1	6
Not reporting tax payment requirements	53	51	8	5	5	-	2	-	33	3	2
No principal payments required	594	585	45	170	156	14	91	74	139	66	9
Monthly	234	233	23	92	87	5	37	14	35	32	1
Quarterly	28	28	1	14	11	3	3	2	4	4	-
Semiannual	310	303	21	60	54	6	46	55	93	28	7
Annual	12	11	-	2	2	-	3	2	4	-	1
Other	3	3	-	-	-	-	-	1	1	1	-
Not reporting frequency of payment	7	7	-	2	2	-	2	-	2	1	-
Not reporting principal payment requirements	74	34	9	2	2	-	6	6	8	3	40
No regular payments required	74	71	3	11	10	1	8	14	24	11	3
Reporting debt and value	6,050	5,906	1,721	1,314	1,175	139	1,005	479	732	655	144
JUNIOR MORTGAGE											
First mortgage only	2,502	2,456	769	558	498	60	482	170	263	214	46
First and junior mortgage	1,461	1,418	317	266	235	31	244	158	286	147	43
With first mortgage, not reporting on junior mort- gage	2,087	2,032	635	490	442	48	279	151	183	294	55
RELATION OF DEBT TO VALUE											
Value of property (dollars)	59,005,800	57,745,400	15,546,700	13,305,700	11,894,600	1,411,100	11,669,500	5,025,600	7,058,100	5,139,800	1,260,400
Average value (dollars)	9,753	9,777	9,034	10,126	10,123	10,152	11,611	10,492	9,642	7,847	8,753
Debt on first and junior mortgages (dollars)	38,502,800	37,582,000	9,742,600	8,690,900	7,746,500	944,400	7,238,800	3,431,200	4,803,300	3,675,200	920,800
Percent of value of property	65.3	65.1	62.7	65.3	65.1	66.9	62.0	68.3	68.1	71.5	78.1
Average debt (dollars)	6,364	6,363	5,614	6,614	6,593	6,794	7,203	7,163	6,562	5,611	6,394
Debt on first mortgage (dollars)	35,709,400	34,889,300	9,250,700	8,107,600	7,242,200	865,400	6,807,300	3,076,500	4,246,900	3,400,300	820,100
Percent of value of property	60.5	60.4	59.5	60.9	60.9	61.3	58.3	61.2	60.2	66.2	65.1
Average debt (dollars)	5,902	5,907	5,375	6,170	6,164	6,226	6,773	6,423	5,802	5,191	5,695



Table 2.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE DISTRICT OF COLUMBIA: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	5,758	5,189	1,163	4,011	15	569
Total first mortgage outstanding debt.....(dollars).....	33,958,700	30,329,900	6,146,800	24,103,800	79,800	3,628,800
Total annual mortgage payment.....(dollars).....	3,678,212	3,468,367	684,112	2,775,331	8,924	209,845
Average first mortgage outstanding debt.....(dollars).....	5,898	5,845	5,285	6,009	-	6,378
Average value of property.....(dollars).....	9,701	9,547	7,272	10,209	-	11,112
Average annual estimated rental value.....(dollars).....	977	963	781	1,016	-	1,107
Average annual mortgage payment.....(dollars).....	639	668	588	692	-	369
Percent which annual mortgage payment represents of—						
First mortgage debt.....	10.8	11.4	11.1	11.5	-	5.8
Value of property.....	6.6	7.0	8.1	6.8	-	3.3
Estimated annual rental value.....	65.4	69.4	75.3	68.1	-	33.3
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	5,307	5,086	1,159	3,913	14	221
Average first mortgage outstanding debt.....(dollars).....	5,812	5,818	5,285	5,977	-	5,670
Average value of property.....(dollars).....	9,448	9,480	7,267	10,138	-	8,704
Average annual estimated rental value.....(dollars).....	984	956	780	1,009	-	903
Average annual mortgage payment.....(dollars).....	660	671	589	695	-	417
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.4	11.5	11.1	11.6	-	7.4
Value of property.....	7.0	7.1	8.1	6.9	-	4.8
Estimated annual rental value.....	69.2	70.1	75.5	68.9	-	46.2
Monthly mortgage payment—						
Under \$10.....	13	13	2	11	-	-
\$10 to \$14.....	15	13	-	12	1	2
\$15 to \$19.....	37	22	5	17	-	15
\$20 to \$24.....	108	61	5	56	-	47
\$25 to \$29.....	167	128	36	92	-	39
\$30 to \$39.....	949	890	403	484	3	59
\$40 to \$49.....	1,051	1,015	230	781	4	36
\$50 to \$59.....	1,098	1,081	209	871	1	12
\$60 to \$74.....	1,040	1,036	160	873	3	4
\$75 to \$99.....	550	547	80	465	2	3
\$100 and over.....	284	280	29	251	-	4
Average monthly mortgage payment.....(dollars).....	55.08	55.91	49.08	57.94	-	34.78
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	451	103	4	98	1	348
Average first mortgage outstanding debt.....(dollars).....	6,911	7,194	-	-	-	6,827
Average value of property.....(dollars).....	12,686	12,832	-	-	-	12,642
Average annual estimated rental value.....(dollars).....	1,247	1,285	-	-	-	1,236
Average annual mortgage payment.....(dollars).....	385	546	-	-	-	338
Percent which annual mortgage payment represents of—						
First mortgage debt.....	5.6	7.6	-	-	-	5.0
Value of property.....	3.0	4.3	-	-	-	2.7
Estimated annual rental value.....	30.9	42.5	-	-	-	27.3

## MORTGAGES—HOMES BUILT 1935 TO 1940

Table 1a.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE CITY OF WASHINGTON: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties	6,172	5,984	1,743	1,336	1,194	142	1,015	484	737	869	188
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness	6,051	5,906	1,721	1,314	1,175	139	1,005	479	732	855	145
Under \$500	20	19	11	2	2	-	-	1	2	3	1
\$500 to \$999	19	18	5	6	5	1	-	-	2	5	1
\$1,000 to \$1,499	40	40	14	12	12	-	6	2	4	2	-
\$1,500 to \$1,999	71	70	37	8	6	2	7	3	11	4	1
\$2,000 to \$2,499	96	95	39	23	20	3	8	4	19	2	1
\$2,500 to \$2,999	113	110	65	19	14	5	10	1	9	5	3
\$3,000 to \$3,999	568	551	236	83	79	4	51	22	52	107	17
\$4,000 to \$4,999	1,240	1,201	367	246	222	24	155	108	120	205	39
\$5,000 to \$5,999	1,293	1,259	358	283	256	27	208	85	187	138	34
\$6,000 to \$7,499	1,314	1,289	818	290	256	34	250	130	187	114	25
\$7,500 to \$9,999	859	844	184	208	181	27	202	90	104	56	15
\$10,000 to \$14,999	360	353	77	122	111	11	93	22	28	11	7
\$15,000 to \$19,999	48	48	8	12	11	1	12	7	6	3	-
\$20,000 and over	10	9	1	-	-	-	3	4	1	-	1
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate	6,046	5,910	1,721	1,319	1,179	140	1,009	482	721	858	136
Under 4.0%	13	13	4	2	2	-	1	1	4	1	-
4.0%	60	60	7	24	23	1	7	1	13	8	-
4.1% to 4.4%	2	2	-	2	2	-	-	-	-	-	-
4.5%	758	670	70	233	211	22	87	76	28	176	63
4.6% to 4.9%	1	1	-	1	-	-	-	-	1	-	-
5.0%	2,527	2,500	496	549	583	66	571	197	315	272	27
5.1% to 5.4%	7	7	1	2	1	1	1	2	-	1	-
5.5%	1,157	1,145	317	183	157	26	245	138	187	96	11
5.6% to 5.9%	1	1	-	-	-	-	-	1	-	-	-
6.0%	1,486	1,471	810	219	195	24	93	63	186	100	15
6.1% to 6.4%	-	-	-	-	-	-	-	-	-	-	-
6.5%	12	12	1	4	4	-	2	1	3	1	-
6.6% to 6.9%	-	-	-	-	-	-	-	-	-	-	-
7.0%	7	7	4	-	-	-	-	-	1	2	-
7.1% to 7.4%	-	-	-	-	-	-	-	-	-	-	-
7.5%	13	13	10	-	-	-	-	1	2	-	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	7	7	1	1	1	-	2	1	1	1	-
Average interest rate (percent)	5.28	5.29	5.56	5.13	5.13	5.18	5.17	5.21	5.35	5.09	4.85
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required	5,430	5,294	1,686	1,153	1,026	127	910	390	565	589	136
Real estate taxes included in payment	1,204	1,152	229	329	302	27	102	73	63	356	52
Monthly	1,188	1,136	229	323	296	27	102	69	61	352	52
Quarterly	1	1	-	1	1	-	-	-	-	-	-
Semiannual	4	4	-	1	1	-	-	1	1	1	-
Annual	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment	11	11	-	4	4	-	-	3	1	3	-
Real estate taxes not included in payment	4,173	4,091	1,449	819	719	100	806	317	470	230	82
Monthly	4,005	3,934	1,427	781	685	96	765	296	429	216	72
Quarterly	23	23	2	5	5	-	4	1	9	2	-
Semiannual	78	76	11	14	14	-	10	15	19	7	2
Annual	9	7	-	3	2	1	-	-	3	1	2
Other	16	16	-	4	2	2	1	4	4	3	-
Not reporting frequency of payment	41	35	9	12	11	1	6	1	6	1	6
Not reporting tax payment requirements	53	51	8	5	5	-	2	-	33	3	2
No principal payments required	594	595	45	170	156	14	91	74	139	66	9
Monthly	234	233	23	92	87	5	37	14	35	32	1
Quarterly	28	28	1	14	11	3	3	2	4	4	-
Semiannual	310	303	21	60	54	6	46	55	98	28	7
Annual	12	11	-	2	2	-	3	2	4	-	1
Other	3	3	-	-	-	-	-	1	1	1	-
Not reporting frequency of payment	7	7	-	2	2	-	2	-	2	1	-
Not reporting principal payment requirements	74	34	9	2	2	-	6	6	8	8	40
No regular payments required	74	71	3	11	10	1	8	14	24	11	3
Reporting debt and value	6,050	5,906	1,721	1,314	1,175	139	1,005	479	732	855	144
JUNIOR MORTGAGE											
First mortgage only	2,502	2,456	769	558	498	60	482	170	263	214	46
First and junior mortgage	1,461	1,418	317	265	235	31	244	158	285	147	43
With first mortgage, not reporting on junior mort- gage	2,087	2,032	685	490	442	48	279	151	183	294	55
RELATION OF DEBT TO VALUE											
Value of property (dollars)	39,005,800	37,745,400	15,546,700	13,305,700	11,894,600	1,411,100	11,669,500	5,025,600	7,058,100	5,139,800	1,260,400
Average value (dollars)	9,753	9,777	9,034	10,126	10,123	10,152	11,611	10,492	9,642	7,847	8,753
Debt on first and junior mortgages (dollars)	38,502,800	37,582,000	9,742,600	8,690,900	7,746,500	944,400	7,238,800	3,431,200	4,803,300	3,675,200	920,800
Percent of value of property	65.3	65.1	62.7	65.3	65.1	66.9	62.0	68.3	68.1	71.5	78.1
Average debt (dollars)	6,364	6,363	5,661	6,614	6,593	6,794	7,203	7,163	6,562	5,611	5,394
Debt on first mortgage (dollars)	35,709,400	34,889,300	9,250,700	8,107,600	7,242,200	865,400	6,807,300	3,076,500	4,246,900	3,400,300	820,100
Percent of value of property	60.5	60.4	59.5	60.9	60.9	61.3	58.3	61.2	60.2	66.2	65.1
Average debt (dollars)	5,902	5,907	5,375	6,170	6,164	6,226	6,778	6,423	5,802	5,191	5,695

Table 2a.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF WASHINGTON: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent	5,758	5,189	1,168	4,011	15	569
Total first mortgage outstanding debt (dollars)	33,958,700	30,329,900	6,146,800	24,183,800	79,800	3,628,800
Total annual mortgage payment (dollars)	3,678,212	3,468,367	684,112	2,775,331	8,924	209,945
Average first mortgage outstanding debt (dollars)	5,898	5,845	5,285	6,009	-	6,378
Average value of property (dollars)	9,701	9,547	7,272	10,209	-	11,112
Average annual estimated rental value (dollars)	977	963	781	1,016	-	1,107
Average annual mortgage payment (dollars)	689	668	588	692	-	869
Percent which annual mortgage payment represents of—						
First mortgage debt	10.8	11.4	11.1	11.5	-	5.8
Value of property	6.6	7.0	8.1	6.8	-	3.8
Estimated annual rental value	65.4	69.4	75.3	68.1	-	38.3
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	5,307	5,086	1,159	3,913	14	221
Average first mortgage outstanding debt (dollars)	5,812	5,818	5,285	5,977	-	5,670
Average value of property (dollars)	9,448	9,480	7,267	10,138	-	8,704
Average annual estimated rental value (dollars)	954	956	780	1,009	-	903
Average annual mortgage payment (dollars)	660	671	589	695	-	417
Percent which annual mortgage payment represents of—						
First mortgage debt	11.4	11.5	11.1	11.6	-	7.4
Value of property	7.0	7.1	8.1	6.9	-	4.8
Estimated annual rental value	69.2	70.1	75.5	68.9	-	46.2
Monthly mortgage payment—						
Under \$10	13	13	2	11	-	-
\$10 to \$14	15	13	-	12	1	2
\$15 to \$19	37	22	5	17	-	15
\$20 to \$24	108	61	5	56	-	47
\$25 to \$29	167	128	36	92	-	89
\$30 to \$39	949	890	403	484	3	59
\$40 to \$49	1,051	1,015	230	781	4	36
\$50 to \$59	1,093	1,081	209	871	1	12
\$60 to \$74	1,040	1,036	160	873	3	4
\$75 to \$99	550	547	80	465	2	3
\$100 and over	284	280	29	251	-	4
Average monthly mortgage payment (dollars)	55.08	55.91	49.08	57.94	-	34.78
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	451	103	4	98	1	348
Average first mortgage outstanding debt (dollars)	6,911	7,194	-	-	-	6,827
Average value of property (dollars)	12,686	12,832	-	-	-	12,642
Average annual estimated rental value (dollars)	1,247	1,285	-	-	-	1,286
Average annual mortgage payment (dollars)	385	546	-	-	-	398
Percent which annual mortgage payment represents of—						
First mortgage debt	5.6	7.6	-	-	-	5.0
Value of property	3.0	4.3	-	-	-	2.7
Estimated annual rental value	30.9	42.5	-	-	-	27.3

Table 1b.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE WASHINGTON (D. C.) METROPOLITAN DISTRICT: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties.....	16,945	16,114	4,042	3,516	2,760	756	3,361	1,415	1,995	1,785	831
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness.....	16,371	15,692	3,955	3,425	2,698	727	3,317	1,384	1,915	1,695	679
Under \$500.....	225	223	35	54	40	14	5	10	104	15	2
\$500 to \$999.....	201	194	49	47	32	15	6	3	72	17	7
\$1,000 to \$1,499.....	274	262	81	69	54	15	13	7	80	12	12
\$1,500 to \$1,999.....	326	315	139	55	37	18	20	9	76	16	11
\$2,000 to \$2,499.....	406	394	149	79	59	20	38	16	98	14	12
\$2,500 to \$2,999.....	502	475	198	96	62	34	59	19	85	18	27
\$3,000 to \$3,999.....	2,056	1,967	651	353	248	105	408	118	243	199	89
\$4,000 to \$4,999.....	3,453	3,279	827	690	545	145	648	330	286	498	174
\$5,000 to \$5,999.....	3,625	3,436	763	770	599	171	750	385	336	432	189
\$6,000 to \$7,499.....	3,029	2,918	661	636	527	109	713	276	319	313	111
\$7,500 to \$9,999.....	1,599	1,565	281	394	335	59	457	152	160	121	34
\$10,000 to \$14,999.....	598	588	107	167	147	20	180	51	47	36	10
\$15,000 to \$19,999.....	62	62	11	13	12	1	17	8	6	5	-
\$20,000 and over.....	15	14	3	2	1	1	3	5	1	-	1
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate.....	16,516	15,833	3,987	3,454	2,709	745	3,331	1,402	1,932	1,727	683
Under 4.0%.....	46	40	6	4	3	1	2	2	23	3	6
4.0% to 4.4%.....	123	115	12	40	36	4	16	3	26	18	8
4.4% to 4.8%.....	6	6	-	3	3	-	1	2	-	-	-
4.8% to 5.2%.....	1,867	1,604	134	502	419	83	334	218	60	356	258
5.2% to 5.6%.....	3	3	-	1	1	-	1	-	1	-	-
5.6% to 6.0%.....	5,956	5,824	926	1,419	1,200	219	1,578	607	555	739	142
6.0% to 6.4%.....	58	58	2	9	7	2	6	39	1	1	-
6.4% to 6.8%.....	3,892	3,276	725	613	397	216	1,020	319	301	298	116
6.8% to 7.2%.....	3	3	-	1	-	1	1	1	-	-	-
7.2% to 7.6%.....	4,956	4,809	2,136	849	634	215	360	205	951	308	147
7.6% to 8.0%.....	-	-	-	-	-	-	-	-	-	-	-
8.0% to 8.4%.....	36	35	8	8	6	2	9	2	7	1	1
8.4% to 8.8%.....	-	-	-	-	-	-	-	-	-	-	-
8.8% to 9.2%.....	20	20	15	2	1	1	-	-	1	2	-
9.2% to 9.6%.....	2	2	2	-	-	-	-	-	-	-	-
9.6% to 10.0%.....	18	18	13	1	1	-	-	1	3	-	-
10.0% and over.....	-	-	-	-	-	-	-	-	-	-	-
Average interest rate..... (percent).....	5.35	5.36	5.63	5.26	5.22	5.38	5.21	5.20	5.54	5.15	5.08
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required.....	15,405	14,715	3,930	3,188	2,485	703	3,157	1,217	1,570	1,653	690
Real estate taxes included in payment.....	4,596	4,264	677	1,331	1,043	288	491	454	225	1,086	332
Monthly.....	4,467	4,149	673	1,278	1,017	261	464	439	210	1,065	318
Quarterly.....	6	6	-	4	1	-	-	-	1	-	-
Semiannual.....	8	8	-	3	3	-	-	2	2	1	-
Annual.....	-	-	-	-	-	-	-	-	-	-	-
Other.....	5	4	-	-	-	-	1	-	3	-	1
Not reporting frequency of payment.....	110	97	4	46	22	24	6	13	9	19	13
Real estate taxes not included in payment.....	10,702	10,351	3,233	1,846	1,434	412	2,651	760	1,302	559	351
Monthly.....	10,139	9,827	3,170	1,721	1,351	370	2,547	704	1,172	513	312
Quarterly.....	91	90	6	23	17	6	25	10	25	4	5
Semiannual.....	192	184	17	47	31	16	27	31	45	15	3
Annual.....	30	27	2	6	4	2	2	2	13	2	3
Other.....	31	31	-	6	4	-	1	-	14	6	-
Not reporting frequency of payment.....	219	192	39	43	27	16	49	9	35	18	27
Not reporting tax payment requirements.....	107	100	20	11	8	3	15	3	43	8	7
No principal payments required.....	1,127	1,111	83	276	231	45	170	159	323	100	16
Monthly.....	389	386	43	113	98	15	59	41	89	41	3
Quarterly.....	61	61	1	27	23	4	11	6	11	5	-
Semiannual.....	615	604	37	116	95	21	92	107	203	49	11
Annual.....	28	27	2	7	3	3	4	3	11	-	1
Other.....	14	14	-	5	4	-	1	2	5	1	-
Not reporting frequency of payment.....	20	19	-	8	8	-	3	-	4	4	1
Not reporting principal payment requirements.....	202	87	19	17	14	3	10	12	19	10	115
No regular payments required.....	211	201	10	35	30	5	24	27	83	22	10
Reporting debt and value.....	16,361	15,684	3,953	3,424	2,698	726	3,316	1,384	1,915	1,692	677
JUNIOR MORTGAGE											
First mortgage only.....	4,116	4,040	1,046	854	751	103	951	413	385	391	76
First and junior mortgage.....	3,350	3,111	717	515	400	115	732	376	515	256	239
With first mortgage, not reporting on junior mort- gage.....	8,895	8,533	2,190	2,055	1,547	508	1,633	595	1,015	1,045	362
RELATION OF DEBT TO VALUE											
Value of property..... (dollars).....	136,584,700	131,628,200	31,093,200	29,210,500	23,668,000	5,542,500	32,233,200	12,082,700	14,150,300	12,858,300	4,956,500
Average value..... (dollars).....	8,348	8,393	7,866	8,531	8,772	7,684	9,721	8,730	7,389	7,599	7,321
Debt on first and junior mortgages..... (dollars).....	90,742,600	87,033,100	20,040,100	19,225,700	15,515,200	3,710,500	20,022,700	8,500,900	9,458,700	9,185,000	3,709,500
Percent of value of property.....	66.4	66.1	64.5	65.8	65.6	66.9	64.0	70.4	66.8	71.4	74.8
Average debt..... (dollars).....	5,546	5,549	5,070	5,615	5,751	5,111	6,219	6,142	4,939	5,428	5,479
Debt on first mortgage..... (dollars).....	85,310,600	81,978,300	19,037,500	18,278,600	14,768,500	3,510,100	19,445,900	7,907,700	8,557,300	8,751,300	3,332,300
Percent of value of property.....	62.5	62.3	61.2	62.6	62.4	63.3	60.3	65.4	60.5	68.1	67.2
Average debt..... (dollars).....	5,214	5,227	4,816	5,388	5,474	4,835	5,864	5,714	4,469	5,172	4,922

Table 2b.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE WASHINGTON (D. C.) METROPOLITAN DISTRICT: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	15,189	14,137	4,219	9,865	53	1,052
Total first mortgage outstanding debt.....(dollars).....	79,562,500	78,541,700	21,581,700	51,741,300	218,700	6,020,800
Total annual mortgage payment.....(dollars).....	8,821,098	8,474,587	2,371,564	6,076,207	26,816	346,511
Average first mortgage outstanding debt.....(dollars).....	5,238	5,202	5,115	5,245	-	5,723
Average value of property.....(dollars).....	8,354	8,234	6,936	8,794	-	9,970
Average annual estimated rental value.....(dollars).....	885	875	767	921	-	1,020
Average annual mortgage payment.....(dollars).....	581	599	562	616	-	329
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.1	11.5	11.0	11.7	-	5.8
Value of property.....	7.0	7.3	8.1	7.0	-	3.3
Estimated annual rental value.....	65.6	68.5	73.3	66.9	-	32.3
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	14,241	13,874	4,209	9,614	51	367
Average first mortgage outstanding debt.....(dollars).....	5,198	5,195	5,117	5,234	-	5,303
Average value of property.....(dollars).....	8,189	8,186	6,934	8,741	-	829
Average annual estimated rental value.....(dollars).....	870	870	767	915	-	872
Average annual mortgage payment.....(dollars).....	596	601	562	619	-	382
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.5	11.6	11.0	11.8	-	7.2
Value of property.....	7.3	7.3	8.1	7.1	-	4.6
Estimated annual rental value.....	68.5	69.1	73.3	67.6	-	43.7
Monthly mortgage payment—						
Under \$10.....	87	73	12	59	2	14
\$10 to \$14.....	142	129	17	109	3	13
\$15 to \$19.....	198	166	16	149	1	32
\$20 to \$24.....	436	361	41	317	3	75
\$25 to \$29.....	829	766	225	538	3	63
\$30 to \$39.....	3,233	3,141	1,367	1,766	8	92
\$40 to \$49.....	3,086	3,041	974	2,052	15	45
\$50 to \$59.....	2,675	2,659	763	1,889	7	16
\$60 to \$74.....	2,154	2,148	523	1,619	6	6
\$75 to \$99.....	977	973	212	758	3	4
\$100 and over.....	424	417	59	358	-	7
Average monthly mortgage payment.....(dollars).....	49.63	50.11	46.87	51.57	-	31.80
REGULAR QUARTERLY, SEMI-ANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	948	263	10	251	2	685
Average first mortgage outstanding debt.....(dollars).....	5,849	5,589	-	5,663	-	5,948
Average value of property.....(dollars).....	10,842	10,770	-	10,840	-	10,870
Average annual estimated rental value.....(dollars).....	1,108	1,131	-	1,137	-	1,100
Average annual mortgage payment.....(dollars).....	357	503	-	506	-	301
Percent which annual mortgage payment represents of—						
First mortgage debt.....	6.1	9.0	-	8.9	-	5.1
Value of property.....	3.3	4.7	-	4.7	-	2.8
Estimated annual rental value.....	32.3	44.5	-	44.6	-	27.4

## MORTGAGES—HOMES BUILT 1935 TO 1940

Table 1.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties.....	18,489	16,288	2,702	2,651	1,461	1,190	1,368	2,941	4,124	2,452	2,206
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness.....	17,102	15,306	2,527	2,542	1,393	1,149	1,305	2,820	3,830	2,282	1,796
Under \$500.....	2,628	2,466	165	229	158	71	18	120	1,545	389	162
\$500 to \$999.....	1,525	1,407	192	157	108	49	34	88	709	227	118
\$1,000 to \$1,499.....	1,074	994	196	157	87	70	58	77	411	95	80
\$1,500 to \$1,999.....	1,017	907	207	172	93	79	63	105	262	98	110
\$2,000 to \$2,499.....	1,427	1,258	245	212	112	100	89	334	230	148	169
\$2,500 to \$2,999.....	1,860	1,595	352	242	138	104	114	438	161	288	265
\$3,000 to \$3,999.....	3,606	3,172	601	611	385	276	326	892	258	489	433
\$4,000 to \$4,999.....	1,989	1,756	284	369	174	195	223	468	105	307	233
\$5,000 to \$5,999.....	987	874	124	171	82	89	180	185	75	139	113
\$6,000 to \$7,499.....	544	478	76	118	60	58	120	65	43	56	66
\$7,500 to \$9,999.....	260	234	55	53	21	32	45	32	19	29	26
\$10,000 to \$14,999.....	145	127	23	39	18	21	26	13	10	16	18
\$15,000 to \$19,999.....	32	29	7	8	5	3	6	3	4	1	3
\$20,000 and over.....	9	9	-	4	2	2	2	-	3	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate.....	17,520	15,578	2,628	2,573	1,423	1,150	1,320	2,863	3,858	2,341	1,948
Under 4.0%.....	81	78	13	16	13	3	3	7	28	11	3
4.0%.....	244	236	42	41	29	12	13	29	77	34	8
4.1% to 4.4%.....	8	8	-	3	2	1	-	2	1	2	-
4.5%.....	3,677	2,041	367	323	205	118	240	661	47	403	1,686
4.6% to 4.9%.....	17	17	8	4	2	2	4	1	-	-	-
5.0%.....	3,815	3,567	521	626	384	242	384	1,317	344	677	146
5.1% to 5.4%.....	206	201	35	89	18	71	8	57	1	11	5
5.5%.....	1,505	1,480	238	344	175	169	197	380	43	278	25
5.6% to 5.9%.....	15	15	8	4	1	3	1	2	-	-	-
6.0%.....	5,976	5,886	1,170	924	457	467	370	539	2,178	717	88
6.1% to 6.4%.....	11	11	7	1	1	-	1	1	1	1	-
6.5%.....	82	81	17	17	5	12	8	9	21	9	1
6.6% to 6.9%.....	60	57	48	5	1	4	-	-	1	3	3
7.0%.....	411	409	78	80	16	14	58	28	146	69	3
7.1% to 7.4%.....	7	7	4	2	-	2	-	-	1	-	-
7.5%.....	13	13	8	1	1	-	3	-	1	-	-
7.6% to 7.9%.....	1	1	1	-	-	-	-	-	-	-	-
8.0% and over.....	1,391	1,366	58	144	114	30	30	40	968	126	25
Average interest rate..... (percent).....	5.62	5.74	5.60	5.58	5.59	5.56	5.42	5.20	6.58	5.52	4.68
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required.....	17,288	15,326	2,660	2,544	1,396	1,148	1,340	2,887	3,519	2,376	1,957
Real estate taxes included in payment.....	7,898	6,819	1,080	1,096	685	411	710	2,097	559	1,277	1,079
Monthly.....	7,580	6,543	1,048	1,046	661	385	674	2,033	498	1,249	1,037
Quarterly.....	17	17	1	1	1	-	8	-	5	2	-
Semiannual.....	23	22	1	4	-	4	1	3	18	1	1
Annual.....	88	37	4	3	2	1	-	-	27	3	1
Other.....	6	6	-	1	1	-	-	1	4	-	-
Not reporting frequency of payment.....	234	194	31	41	20	21	27	60	12	23	40
Real estate taxes not included in payment.....	8,941	8,118	1,524	1,409	685	724	616	754	2,752	1,063	823
Monthly.....	8,079	7,297	1,482	1,278	597	681	539	705	2,881	1,012	782
Quarterly.....	146	142	4	29	23	6	40	7	59	3	4
Semiannual.....	182	179	4	20	17	3	23	12	109	11	3
Annual.....	323	311	7	44	38	11	4	14	224	18	12
Other.....	46	44	-	6	4	2	2	2	29	5	2
Not reporting frequency of payment.....	165	145	27	32	11	21	8	14	50	14	20
Not reporting tax payment requirements.....	444	369	56	39	26	13	14	36	208	36	55
No principal payments required.....	437	418	19	46	28	18	10	31	278	34	19
Monthly.....	182	169	17	25	10	15	5	19	80	23	13
Quarterly.....	21	18	-	2	2	-	1	2	13	-	3
Semiannual.....	125	124	-	8	7	1	3	5	107	1	1
Annual.....	89	88	1	9	8	1	1	4	67	6	1
Other.....	3	3	-	1	1	-	-	-	2	-	-
Not reporting frequency of payment.....	17	16	1	1	-	1	-	1	9	4	1
Not reporting principal payment requirements.....	402	183	14	36	22	14	9	15	82	27	219
No regular payments required.....	317	306	9	25	15	10	4	8	245	15	11
Reporting debt and value.....	17,066	15,290	2,521	2,539	1,391	1,148	1,302	2,820	3,826	2,282	1,796
JUNIOR MORTGAGE											
First mortgage only.....	2,918	2,528	398	408	218	195	217	353	640	517	390
First and junior mortgage.....	465	410	115	103	29	74	25	64	65	88	53
With first mortgage, not reporting on junior mort- gage.....	13,703	12,352	2,018	2,028	1,149	879	1,060	2,403	3,121	1,727	1,351
RELATION OF DEBT TO VALUE											
Value of property..... (dollars).....	77,003,300	68,634,100	12,510,800	14,489,100	7,442,400	7,046,700	8,817,500	18,269,500	10,144,400	9,402,900	8,369,800
Average value..... (dollars).....	4,507	4,489	4,968	5,707	5,350	6,138	6,772	4,705	2,651	4,120	4,660
Debt on first and junior mortgages..... (dollars).....	46,710,500	41,289,400	7,466,800	8,282,800	4,274,800	4,008,000	5,319,800	9,181,000	4,939,900	6,099,800	5,421,100
Percent of value of property.....	60.7	60.2	59.7	57.2	57.4	56.9	60.3	69.2	64.9	64.9	64.8
Average debt..... (dollars).....	2,784	2,700	2,962	3,262	3,073	3,491	4,086	3,256	1,291	2,673	3,018
Debt on first mortgage..... (dollars).....	46,357,000	40,989,200	7,380,900	8,196,300	4,252,200	3,944,100	5,299,400	9,142,500	4,892,100	6,098,000	5,367,800
Percent of value of property.....	60.2	59.7	59.0	56.5	57.1	56.0	60.1	68.9	48.2	64.6	64.1
Average debt..... (dollars).....	2,713	2,581	2,928	3,228	3,057	3,436	4,070	3,242	1,279	2,663	2,989

Table 2.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	14,799	14,448	6,628	7,490	330	351
Total first mortgage outstanding debt..... (dollars)	40,597,600	39,869,900	22,477,000	16,879,200	513,700	727,700
Total annual mortgage payment..... (dollars)	5,205,178	5,146,328	2,491,991	2,561,548	92,789	58,850
Average first mortgage outstanding debt..... (dollars)	2,743	2,760	3,391	2,254	1,557	2,073
Average value of property..... (dollars)	4,509	4,489	4,852	4,238	2,665	5,341
Average annual estimated rental value..... (dollars)	491	488	535	454	329	618
Average annual mortgage payment..... (dollars)	352	356	376	342	281	168
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.8	12.9	11.1	15.2	18.1	8.1
Value of property.....	7.8	7.9	7.7	8.1	9.7	3.1
Estimated annual rental value.....	71.6	72.9	70.2	75.4	85.6	27.1
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	14,054	13,912	6,579	7,021	312	142
Average first mortgage outstanding debt..... (dollars)	2,759	2,771	3,398	2,240	1,504	1,542
Average value of property..... (dollars)	4,414	4,428	4,846	4,108	2,812	3,017
Average annual estimated rental value..... (dollars)	480	481	534	439	319	346
Average annual mortgage payment..... (dollars)	352	355	376	338	280	147
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.8	12.8	11.1	15.1	18.6	9.5
Value of property.....	8.0	8.0	7.8	8.2	10.0	4.9
Estimated annual rental value.....	73.4	73.6	70.3	76.9	87.9	42.4
Monthly mortgage payment—						
Under \$10.....	795	722	97	587	38	73
\$10 to \$14.....	1,301	1,279	181	1,053	45	22
\$15 to \$19.....	1,557	1,544	574	895	75	13
\$20 to \$24.....	2,402	2,390	1,351	992	47	12
\$25 to \$29.....	2,432	2,421	1,392	997	32	11
\$30 to \$39.....	3,009	3,005	1,771	1,192	42	4
\$40 to \$49.....	1,229	1,227	652	557	18	2
\$50 to \$59.....	517	514	281	327	6	3
\$60 to \$74.....	348	346	150	193	3	2
\$75 to \$99.....	210	210	81	125	4	-
\$100 and over.....	154	154	49	108	2	-
Average monthly mortgage payment..... (dollars)	29.37	29.55	31.32	28.16	23.37	12.22
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	745	536	49	459	18	209
Average first mortgage outstanding debt..... (dollars)	2,448	2,454	-	2,452	-	2,434
Average value of property..... (dollars)	6,304	6,063	-	6,180	-	6,921
Average annual estimated rental value..... (dollars)	706	668	-	675	-	803
Average annual mortgage payment..... (dollars)	388	399	-	404	-	182
Percent which annual mortgage payment represents of—						
First mortgage debt.....	18.8	16.3	-	16.5	-	7.5
Value of property.....	5.4	6.6	-	6.5	-	2.6
Estimated annual rental value.....	47.9	59.7	-	59.8	-	22.7

## MORTGAGES—HOMES BUILT 1935 TO 1940

Table 1a.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE MIAMI METROPOLITAN DISTRICT: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties	6,785	6,094	786	1,269	639	630	275	1,832	981	1,001	691
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness	6,269	5,802	693	1,222	614	608	263	1,752	934	938	467
Under \$500	540	494	29	36	23	13	2	24	299	104	46
\$500 to \$999	402	368	40	39	30	9	1	29	198	61	34
\$1,000 to \$1,499	309	288	46	58	29	29	1	37	116	80	21
\$1,500 to \$1,999	289	263	51	57	26	31	6	64	58	32	26
\$2,000 to \$2,499	549	509	56	99	44	55	7	256	50	41	40
\$2,500 to \$2,999	692	638	70	111	61	50	12	257	48	140	54
\$3,000 to \$3,999	1,512	1,398	157	325	170	155	81	538	76	221	114
\$4,000 to \$4,999	1,012	949	105	234	108	126	59	345	35	171	63
\$5,000 to \$5,999	468	434	49	113	55	58	40	127	23	82	34
\$6,000 to \$7,499	252	235	35	77	39	38	34	43	15	31	17
\$7,500 to \$9,999	137	127	36	36	11	25	8	21	8	18	10
\$10,000 to \$14,999	76	69	12	29	12	17	5	10	7	6	7
\$15,000 to \$19,999	25	24	7	6	4	2	5	1	4	1	1
\$20,000 and over	6	6	-	2	2	-	2	-	2	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate	6,473	5,873	713	1,226	623	603	260	1,781	940	953	600
Under 4.0%	21	20	4	7	6	1	-	1	6	2	1
4.0%	69	66	14	17	14	3	2	12	14	7	3
4.1% to 4.4%	4	4	-	1	-	1	-	-	1	2	-
4.5%	1,488	978	83	172	107	65	79	398	21	225	510
4.6% to 4.9%	12	12	5	4	2	2	2	1	-	-	-
5.0%	1,767	1,737	176	341	197	144	76	739	127	278	30
5.1% to 5.4%	181	176	27	78	13	65	5	56	1	9	5
5.5%	842	828	112	201	120	81	39	286	19	171	14
5.6% to 5.9%	8	8	4	3	1	2	1	-	-	-	-
6.0%	1,740	1,705	276	379	148	231	52	257	514	227	35
6.1% to 6.4%	4	4	1	-	-	-	1	1	1	-	-
6.5%	22	22	1	6	3	3	2	5	6	2	-
6.6% to 6.9%	1	1	-	1	1	-	-	-	-	-	-
7.0%	72	72	6	5	3	2	-	18	34	9	-
7.1% to 7.4%	1	1	-	-	-	-	-	-	-	-	-
7.5%	3	3	2	-	-	-	-	-	1	-	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	238	236	1	11	8	3	1	7	195	21	2
Average interest rate (percent)	5.35	5.42	5.42	5.36	5.28	5.45	5.15	5.15	6.23	5.29	4.66
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required	6,523	5,916	723	1,242	627	615	270	1,809	888	984	607
Real estate taxes included in payment	3,629	3,251	243	605	366	289	192	1,442	117	652	378
Monthly	3,478	3,122	233	575	353	222	180	1,395	100	639	356
Quarterly	5	5	1	-	-	-	1	-	2	1	-
Semiannual	13	13	1	1	-	1	1	2	8	-	-
Annual	6	6	-	1	-	1	-	-	5	-	-
Other	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment	127	105	8	28	13	15	10	45	2	12	22
Real estate taxes not included in payment	2,643	2,439	449	621	252	369	77	349	626	317	204
Monthly	2,448	2,256	434	591	239	352	68	321	533	309	192
Quarterly	21	19	2	1	1	-	3	4	7	2	2
Semiannual	52	52	1	2	2	-	4	10	33	2	-
Annual	61	50	1	3	1	2	1	7	37	1	1
Other	8	8	-	2	2	-	-	-	6	-	-
Not reporting frequency of payment	63	54	11	22	7	15	1	7	10	3	9
Not reporting tax payment requirements	251	226	31	16	9	7	1	18	145	15	25
No principal payments required	93	91	8	16	7	9	2	11	46	8	2
Monthly	41	39	6	12	5	7	1	2	12	6	2
Quarterly	3	3	-	-	-	-	-	1	2	-	-
Semiannual	22	22	-	1	-	1	1	4	16	-	-
Annual	20	20	1	2	2	-	-	3	12	2	-
Other	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment	7	7	1	1	-	1	-	1	4	-	-
Not reporting principal payment requirements	133	52	3	8	2	6	3	9	24	5	31
No regular payments required	36	35	2	3	3	-	-	3	23	4	1
Reporting debt and value	6,267	5,800	692	1,222	614	608	262	1,752	934	938	467
JUNIOR MORTGAGE											
First mortgage only	574	555	79	95	68	32	21	161	48	151	19
First and junior mortgage	248	213	49	76	20	56	5	47	15	21	35
With first mortgage, not reporting on junior mort- gage	5,445	5,032	564	1,051	531	520	236	1,544	871	766	413
RELATION OF DEBT TO VALUE											
Value of property (dollars)	38,002,200	30,585,800	4,475,000	8,215,700	3,966,800	4,248,900	2,036,100	8,522,500	3,026,000	4,410,500	2,316,400
Average value (dollars)	5,265	5,291	6,467	6,723	6,461	6,988	7,771	4,864	3,240	4,702	4,360
Debt on first and junior mortgages (dollars)	20,638,100	19,158,200	2,521,500	4,827,200	2,399,000	2,428,200	1,265,600	6,039,000	1,525,100	2,979,800	1,479,900
Percent of value of property	62.5	62.4	56.3	58.6	60.5	57.1	62.2	70.9	50.4	67.6	63.9
Average debt (dollars)	3,293	3,303	3,644	3,950	3,907	3,994	4,881	3,447	1,683	3,177	3,169
Debt on first mortgage (dollars)	20,439,500	18,996,800	2,472,700	4,768,500	2,383,600	2,384,900	1,262,400	6,010,700	1,516,300	2,966,200	1,442,700
Percent of value of property	61.9	61.9	55.3	58.0	60.1	56.1	62.0	70.5	50.1	67.3	62.3
Average debt (dollars)	3,261	3,275	3,573	3,902	3,882	3,923	4,818	3,431	1,623	3,162	3,069



Table 2a.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE MIAMI METROPOLITAN DISTRICT: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	5,496	5,419	2,983	2,229	207	77
Total first mortgage outstanding debt.....(dollars).....	17,717,800	17,484,300	10,773,600	6,444,100	266,600	233,000
Total annual mortgage payment.....(dollars).....	2,247,941	2,225,321	1,186,750	981,449	57,122	22,620
Average first mortgage outstanding debt.....(dollars).....	3,224	3,226	3,612	2,891	1,288	-
Average value of property.....(dollars).....	5,166	5,121	5,057	5,451	2,488	-
Average annual estimated rental value.....(dollars).....	569	564	562	592	299	-
Average annual mortgage payment.....(dollars).....	409	411	398	440	276	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.7	12.7	11.0	15.2	21.4	-
Value of property.....	7.9	8.0	7.9	8.1	11.1	-
Estimated annual rental value.....	71.9	72.8	70.8	74.3	92.2	-
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	5,340	5,304	2,970	2,134	200	36
Average first mortgage outstanding debt.....(dollars).....	3,213	3,220	3,608	2,869	1,196	-
Average value of property.....(dollars).....	5,038	5,044	5,034	5,312	2,336	-
Average annual estimated rental value.....(dollars).....	555	556	559	578	279	-
Average annual mortgage payment.....(dollars).....	406	408	396	437	269	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.6	12.7	11.0	15.2	22.5	-
Value of property.....	8.1	8.1	7.9	8.2	11.5	-
Estimated annual rental value.....	73.1	73.3	70.8	75.6	96.4	-
Monthly mortgage payment—						
Under \$10.....	139	126	18	81	27	13
\$10 to \$14.....	237	229	24	172	33	8
\$15 to \$19.....	568	566	271	237	58	2
\$20 to \$24.....	790	787	498	267	27	3
\$25 to \$29.....	890	885	602	263	20	5
\$30 to \$39.....	1,403	1,401	916	469	16	2
\$40 to \$49.....	650	650	361	279	10	-
\$50 to \$59.....	295	288	139	141	3	2
\$60 to \$74.....	166	165	64	98	3	1
\$75 to \$99.....	115	115	51	63	1	-
\$100 and over.....	97	97	31	64	2	-
Average monthly mortgage payment.....(dollars).....	33.86	33.98	33.01	36.41	22.41	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	156	115	13	95	7	41
Average first mortgage outstanding debt.....(dollars).....	3,596	3,524	-	-	-	-
Average value of property.....(dollars).....	9,540	8,676	-	-	-	-
Average annual estimated rental value.....(dollars).....	1,022	945	-	-	-	-
Average annual mortgage payment.....(dollars).....	501	546	-	-	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	13.9	15.5	-	-	-	-
Value of property.....	5.2	6.3	-	-	-	-
Estimated annual rental value.....	49.0	57.8	-	-	-	-

Table 1.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties	12,395	11,045	2,453	2,107	1,231	876	1,258	1,063	2,260	1,904	1,350
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness	11,191	10,097	2,220	1,899	1,098	801	1,220	1,027	2,035	1,696	1,094
Under \$500	1,501	1,418	182	278	196	82	11	41	790	116	83
\$500 to \$999	1,193	1,103	289	269	116	113	15	34	425	111	90
\$1,000 to \$1,499	951	832	231	222	117	105	18	23	224	114	119
\$1,500 to \$1,999	914	815	241	211	102	109	17	37	153	156	99
\$2,000 to \$2,499	1,129	998	277	226	130	96	74	71	138	212	131
\$2,500 to \$2,999	959	846	216	173	100	73	87	102	66	202	113
\$3,000 to \$3,999	1,913	1,681	365	263	145	118	260	281	121	391	232
\$4,000 to \$4,999	1,163	1,033	207	151	91	60	239	179	41	216	130
\$5,000 to \$5,999	690	636	128	69	41	28	168	123	42	111	54
\$6,000 to \$7,499	482	449	68	43	35	8	162	108	21	52	33
\$7,500 to \$9,999	198	193	21	20	15	5	109	23	9	11	5
\$10,000 to \$14,999	83	78	5	13	9	4	49	4	5	2	5
\$15,000 to \$19,999	14	14	-	1	1	-	10	1	-	-	-
\$20,000 and over	1	1	-	-	-	-	1	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate	11,841	10,635	2,387	2,053	1,205	848	1,237	1,042	2,090	1,826	1,206
Under 4.0%	73	71	10	14	7	7	-	6	19	22	2
4.0%	309	299	45	57	25	32	15	19	73	90	10
4.1% to 4.4%	5	5	-	-	-	-	-	1	1	3	-
4.5%	2,308	1,247	261	165	89	76	220	240	36	325	1,061
4.6% to 4.9%	7	7	3	2	1	1	1	-	-	1	-
5.0%	3,095	3,050	491	605	384	221	615	409	276	654	45
5.1% to 5.4%	17	17	2	1	1	-	5	3	-	6	-
5.5%	797	777	155	145	91	54	172	125	34	146	20
5.6% to 5.9%	2	2	-	-	-	-	-	-	-	2	-
6.0%	3,187	3,146	965	642	342	300	191	173	768	407	41
6.1% to 6.4%	2	2	-	1	1	-	-	-	-	1	-
6.5%	58	57	24	12	3	9	1	4	8	8	1
6.6% to 6.9%	-	-	-	-	-	-	-	-	-	-	-
7.0%	669	658	246	105	44	61	7	34	205	61	11
7.1% to 7.4%	4	4	1	4	-	2	-	-	-	1	-
7.5%	12	12	6	3	-	3	-	-	2	1	-
7.6% to 7.9%	1	1	1	-	-	-	-	-	-	-	-
8.0% and over	1,295	1,280	177	299	217	82	10	28	668	98	15
Average interest rate (percent)	5.63	5.74	5.81	5.83	5.89	5.76	5.16	5.23	6.50	5.34	4.65
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required	11,475	10,296	2,366	1,969	1,137	832	1,206	1,034	1,903	1,820	1,177
Real estate taxes included in payment	4,962	4,264	831	768	488	280	596	746	200	1,123	699
Monthly	4,745	4,108	809	742	472	270	576	730	173	1,078	637
Quarterly	16	15	2	2	1	1	4	-	3	4	1
Semiannual	13	11	1	1	1	-	4	-	4	1	2
Annual	29	26	2	3	1	2	2	2	13	4	3
Other	86	3	1	1	1	-	-	-	2	-	33
Not reporting frequency of payment	123	101	17	19	12	7	10	14	5	36	22
Real estate taxes not included in payment	6,247	5,802	1,492	1,160	623	537	593	282	1,630	645	445
Monthly	5,457	5,034	1,441	1,014	527	487	457	259	1,284	579	423
Quarterly	156	155	6	24	15	9	68	7	41	9	1
Semiannual	197	192	37	37	29	8	56	12	71	10	5
Annual	270	264	4	51	36	15	6	2	177	24	6
Other	44	44	1	6	4	2	1	-	30	6	-
Not reporting frequency of payment	123	113	34	28	12	16	5	2	27	17	10
Not reporting tax payment requirements	266	232	43	41	26	15	17	6	73	52	34
No principal payments required	429	406	46	72	43	29	40	14	175	59	23
Monthly	244	229	42	35	16	19	30	8	69	45	15
Quarterly	48	47	1	11	8	3	5	1	26	3	1
Semiannual	42	41	1	11	10	1	3	2	20	4	1
Annual	79	77	2	12	9	3	1	2	54	6	3
Other	4	4	-	-	-	-	-	1	2	1	-
Not reporting frequency of payment	12	8	-	3	-	8	1	-	4	-	4
Not reporting principal payment requirements	310	164	37	30	20	10	6	13	59	19	146
No regular payments required	131	177	4	36	31	5	6	2	123	6	4
Reporting debt and value	11,181	10,090	2,218	1,899	1,098	801	1,219	1,026	2,033	1,695	1,091
JUNIOR MORTGAGE											
First mortgage only	1,076	1,018	259	161	121	40	145	204	135	114	58
First and junior mortgage	199	182	66	46	19	27	20	15	25	10	17
With first mortgage, not reporting on junior mort- gage	9,906	8,890	1,893	1,692	958	734	1,054	807	1,873	1,571	1,016
RELATION OF DEBT TO VALUE											
Value of property (dollars)	46,403,900	42,189,000	8,375,000	7,124,700	4,387,200	2,737,500	9,833,200	5,460,400	4,506,000	6,889,700	4,214,900
Average value	4,150	4,181	3,776	3,752	3,996	3,413	8,067	5,322	2,216	4,065	3,863
Debt on first and junior mortgages (dollars)	29,669,800	26,779,200	5,486,900	4,261,800	2,522,100	1,739,700	5,944,400	3,840,800	2,464,400	4,780,900	2,884,600
Percent of value of property	63.9	63.5	65.5	59.8	57.5	63.6	60.5	70.3	54.7	69.4	68.4
Average debt	2,653	2,654	2,474	2,244	2,297	2,172	4,876	3,743	1,212	2,821	2,644
Debt on first mortgage (dollars)	29,541,300	26,668,600	5,449,000	4,229,500	2,507,600	1,721,900	5,928,000	3,835,200	2,454,000	4,777,900	2,872,900
Percent of value of property	63.2	63.2	65.1	59.4	57.2	62.9	60.2	70.2	54.5	69.3	68.2
Average debt	2,642	2,643	2,457	2,227	2,284	2,150	4,859	3,738	1,207	2,819	2,632

Table 2.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	9,723	9,388	4,208	5,022	163	335
Total first mortgage outstanding debt..... (dollars)	26,596,300	25,811,900	14,833,100	10,681,900	296,900	784,400
Total annual mortgage payment..... (dollars)	3,383,751	3,328,841	1,728,619	1,555,582	44,640	54,910
Average first mortgage outstanding debt..... (dollars)	2,735	2,749	3,529	2,127	1,821	2,341
Average value of property..... (dollars)	4,231	4,231	4,886	3,722	2,979	4,250
Average annual estimated rental value..... (dollars)	455	455	533	393	322	473
Average annual mortgage payment..... (dollars)	348	355	411	310	174	184
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.7	12.9	11.7	14.6	15.0	7.0
Value of property.....	8.2	8.4	8.4	8.3	9.2	3.9
Estimated annual rental value.....	76.4	78.0	77.2	78.7	85.0	34.7
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	9,082	8,868	4,171	4,572	140	199
Average first mortgage outstanding debt..... (dollars)	2,756	2,763	3,586	2,088	1,781	2,460
Average value of property..... (dollars)	4,165	4,168	4,883	3,554	2,901	4,042
Average annual estimated rental value..... (dollars)	451	451	533	380	317	463
Average annual mortgage payment..... (dollars)	351	355	412	305	274	178
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.7	12.8	11.6	14.6	15.4	7.2
Value of property.....	8.4	8.5	8.4	8.6	9.4	4.4
Estimated annual rental value.....	77.9	78.8	77.3	80.5	86.5	38.4
Monthly mortgage payment—						
Under \$10.....	624	538	39	481	18	86
\$10 to \$14.....	980	951	114	810	27	29
\$15 to \$19.....	979	950	277	644	29	29
\$20 to \$24.....	1,253	1,238	568	651	14	20
\$25 to \$29.....	1,417	1,407	756	639	12	10
\$30 to \$39.....	1,957	1,939	1,241	678	20	18
\$40 to \$49.....	826	820	551	263	6	6
\$50 to \$59.....	557	556	344	204	8	1
\$60 to \$74.....	316	316	213	97	6	-
\$75 to \$99.....	111	111	51	60	-	-
\$100 and over.....	62	62	17	45	-	-
Average monthly mortgage payment..... (dollars)	29.24	29.57	34.30	25.45	22.82	14.82
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	641	505	32	450	23	136
Average first mortgage outstanding debt..... (dollars)	2,437	2,509	-	2,524	-	2,168
Average value of property..... (dollars)	5,167	5,332	-	5,434	-	4,555
Average annual estimated rental value..... (dollars)	518	527	-	535	-	486
Average annual mortgage payment..... (dollars)	307	351	-	354	-	144
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.6	14.0	-	14.0	-	6.6
Value of property.....	5.9	6.6	-	6.5	-	3.2
Estimated annual rental value.....	59.2	66.5	-	66.1	-	29.5

Table 1a.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE CITY OF ATLANTA: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties	1,624	1,443	334	155	51	104	291	346	82	235	181
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness	1,584	1,411	332	150	50	100	285	336	81	227	173
Under \$500	20	17	1	5	1	4	-	8	6	2	3
\$500 to \$999	42	40	9	11	4	7	1	5	9	5	2
\$1,000 to \$1,499	53	50	20	13	1	12	1	2	10	4	3
\$1,500 to \$1,999	88	82	30	24	5	19	1	9	9	9	6
\$2,000 to \$2,499	189	166	57	27	7	20	22	23	11	26	23
\$2,500 to \$2,999	192	169	55	18	7	11	16	45	8	27	28
\$3,000 to \$3,999	453	395	94	24	9	15	63	112	16	37	57
\$4,000 to \$4,999	301	267	50	18	10	8	81	69	5	44	34
\$5,000 to \$5,999	180	116	10	5	3	2	54	30	4	13	14
\$6,000 to \$7,499	95	89	4	5	3	2	39	33	1	7	5
\$7,500 to \$9,999	17	15	1	-	-	-	7	4	-	3	2
\$10,000 to \$14,999	4	4	1	-	-	-	-	1	2	-	-
\$15,000 to \$19,999	-	-	-	-	-	-	-	-	-	-	-
\$20,000 and over	-	-	-	-	-	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate	1,593	1,416	333	151	51	100	284	340	78	230	177
Under 4.0%	6	6	1	1	-	1	-	2	1	1	-
4.0% to 4.1%	28	27	3	1	-	1	7	6	4	6	1
4.1% to 4.4%	-	-	-	-	-	-	-	-	-	-	-
4.5% to 4.6%	416	248	62	14	6	8	44	71	7	50	168
4.6% to 4.9%	-	-	-	-	-	-	-	-	-	-	-
5.0% to 5.1%	510	507	79	41	19	22	140	141	10	96	3
5.1% to 5.4%	3	3	-	-	-	-	1	1	-	1	-
5.5% to 5.6%	168	167	28	15	7	8	42	49	1	32	1
5.6% to 5.9%	-	-	-	-	-	-	-	-	-	-	-
6.0% to 6.1%	362	361	123	63	15	48	49	55	42	29	1
6.1% to 6.4%	-	-	-	-	-	-	-	-	-	-	-
6.5% to 6.6%	21	21	9	3	-	3	1	4	-	4	-
6.6% to 6.9%	-	-	-	-	-	-	-	-	-	-	-
7.0% to 7.1%	58	55	24	12	4	8	-	9	6	4	3
7.1% to 7.4%	-	-	-	-	-	-	-	-	-	-	-
7.5% to 7.6%	1	1	1	-	-	-	-	-	-	-	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	20	20	3	1	-	1	-	2	7	7	-
Average interest rate (percent)	5.26	5.34	5.52	5.61	-	5.69	5.15	5.18	-	5.21	4.56
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required	1,588	1,412	329	151	49	102	285	343	75	229	175
Real estate taxes included in payment	1,026	883	164	65	29	36	178	286	15	175	143
Monthly	1,003	865	164	65	29	36	171	280	15	170	138
Quarterly	-	-	-	-	-	-	-	-	-	-	-
Semiannual	-	-	-	-	-	-	-	-	-	-	-
Annual	1	1	-	-	-	-	1	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment	22	17	-	-	-	-	6	6	-	5	5
Real estate taxes not included in payment	551	519	165	83	19	64	104	56	60	51	32
Monthly	515	483	157	78	16	62	90	55	54	49	32
Quarterly	7	7	1	1	1	1	5	-	-	-	-
Semiannual	14	14	2	1	1	1	6	1	3	1	-
Annual	3	3	-	1	-	1	2	-	-	-	-
Other	1	1	-	-	-	-	1	-	-	-	-
Not reporting frequency of payment	11	11	5	2	1	1	-	-	3	1	-
Not reporting tax payment requirements	11	10	-	3	1	2	3	1	-	3	1
No principal payments required	25	23	5	3	1	2	3	2	4	6	2
Monthly	20	19	5	3	1	2	2	1	2	6	1
Quarterly	1	-	-	-	-	-	-	-	-	-	1
Semiannual	2	2	-	-	-	-	-	1	1	-	-
Annual	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment	2	2	-	-	-	-	1	-	1	-	-
Not reporting principal payment requirements	5	2	-	-	-	-	2	-	-	-	3
No regular payments required	6	6	-	1	1	-	1	1	3	-	-
Reporting debt and value	1,583	1,411	332	150	50	100	285	336	81	227	173
JUNIOR MORTGAGE											
First mortgage only	376	357	142	29	14	15	50	99	14	23	19
First and junior mortgage	54	51	24	4	-	4	9	8	3	3	3
With first mortgage, not reporting on junior mort- gage	1,153	1,003	166	117	36	81	225	229	64	201	150
RELATION OF DEBT TO VALUE											
Value of property (dollars)	7,764,800	6,982,800	1,387,900	605,900	233,800	372,100	1,890,700	1,730,900	335,500	1,032,000	732,000
Average value (dollars)	4,905	4,949	4,180	4,039	-	3,721	5,634	5,151	-	4,546	4,547
Debt on first and junior mortgages (dollars)	5,475,100	4,884,800	992,100	392,700	153,900	238,800	1,248,700	1,276,400	202,100	772,600	590,800
Percent of value of property	70.5	70.0	71.5	64.8	-	64.2	66.0	73.8	-	74.9	75.5
Average debt (dollars)	3,459	3,462	2,988	2,618	-	2,388	4,351	3,799	-	3,404	3,432
Debt on first mortgage (dollars)	5,446,900	4,856,900	979,600	389,500	153,900	235,600	1,243,000	1,273,000	201,300	772,500	588,000
Percent of value of property	70.1	69.6	70.6	64.3	-	63.3	65.7	73.5	-	74.9	75.2
Average debt (dollars)	3,441	3,444	2,951	2,597	-	2,356	4,361	3,789	-	3,403	3,419

Table 2a.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF ATLANTA: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real-estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	1,510	1,487	965	513	9	23
Total first mortgage outstanding debt.....(dollars).....	5,170,300	5,110,800	3,653,200	1,415,700	41,900	59,500
Total annual mortgage payment.....(dollars).....	609,161	604,219	418,804	181,195	4,220	4,942
Average first mortgage outstanding debt.....(dollars).....	3,424	3,437	3,786	2,760	-	-
Average value of property.....(dollars).....	4,839	4,859	5,027	4,498	-	-
Average annual estimated rental value.....(dollars).....	537	540	560	498	-	-
Average annual mortgage payment.....(dollars).....	403	406	434	353	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.8	11.8	11.5	12.8	-	-
Value of property.....	8.3	8.4	8.6	7.9	-	-
Estimated annual rental value.....	75.1	75.3	77.5	71.0	-	-
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	1,485	1,465	964	493	8	20
Average first mortgage outstanding debt.....(dollars).....	3,426	3,438	3,787	2,747	-	-
Average value of property.....(dollars).....	4,805	4,829	5,021	4,426	-	-
Average annual estimated rental value.....(dollars).....	534	538	560	491	-	-
Average annual mortgage payment.....(dollars).....	404	406	433	352	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.8	11.8	11.4	12.8	-	-
Value of property.....	8.4	8.4	8.6	7.9	-	-
Estimated annual rental value.....	75.5	75.5	77.4	71.6	-	-
Monthly mortgage payment—						
Under \$10.....	12	5	1	4	-	7
\$10 to \$14.....	38	28	2	26	-	5
\$15 to \$19.....	72	70	19	50	1	2
\$20 to \$24.....	197	197	105	91	1	-
\$25 to \$29.....	318	318	200	117	1	-
\$30 to \$39.....	471	467	337	129	1	4
\$40 to \$49.....	178	176	141	38	2	2
\$50 to \$59.....	119	119	92	27	-	-
\$60 to \$74.....	70	70	56	10	2	-
\$75 to \$99.....	15	15	9	6	-	-
\$100 and over.....	-	-	-	-	-	-
Average monthly mortgage payment.....(dollars).....	38.63	38.84	36.12	29.30	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	25	22	1	20	1	3
Average first mortgage outstanding debt.....(dollars).....	-	-	-	-	-	-
Average value of property.....(dollars).....	-	-	-	-	-	-
Average annual estimated rental value.....(dollars).....	-	-	-	-	-	-
Average annual mortgage payment.....(dollars).....	-	-	-	-	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	-	-	-	-	1	-
Value of property.....	-	-	-	-	-	-
Estimated annual rental value.....	-	-	-	-	-	-

## MORTGAGES—HOMES BUILT 1935 TO 1940

Table 1b.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE ATLANTA METROPOLITAN DISTRICT: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties	4,938	4,564	968	717	332	385	940	798	457	684	374
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness	4,773	4,437	953	685	324	361	925	782	438	659	386
Under \$500	277	265	26	55	35	20	5	15	141	28	12
\$500 to \$999	222	214	48	61	23	38	8	12	76	14	8
\$1,000 to \$1,499	260	249	85	82	31	51	6	8	49	19	11
\$1,500 to \$1,999	285	271	97	84	35	49	8	21	30	31	14
\$2,000 to \$2,499	421	385	123	82	38	44	44	50	29	57	36
\$2,500 to \$2,999	422	383	105	65	36	29	50	73	16	74	39
\$3,000 to \$3,999	1,009	908	195	102	45	57	182	209	35	185	101
\$4,000 to \$4,999	770	707	133	79	37	42	187	154	17	137	63
\$5,000 to \$5,999	488	458	74	33	16	17	143	112	21	75	30
\$6,000 to \$7,499	376	359	49	21	14	7	146	102	8	33	17
\$7,500 to \$9,999	169	166	14	13	8	5	103	21	7	8	3
\$10,000 to \$14,999	61	59	4	7	5	2	39	4	4	1	2
\$15,000 to \$19,999	12	12	-	1	1	-	8	1	-	2	-
\$20,000 and over	1	1	-	-	-	-	1	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate	4,813	4,470	956	711	332	379	928	785	419	671	343
Under 4.0%	17	17	1	6	3	3	-	2	4	4	-
4.0%	65	59	8	5	3	2	12	9	12	13	6
4.1% to 4.4%	1	1	-	-	-	-	-	1	-	-	-
4.5%	1,091	791	185	52	28	24	183	187	19	165	300
4.6% to 4.9%	6	6	3	1	-	1	1	-	-	1	-
5.0%	1,587	1,572	216	218	102	116	476	319	50	293	15
5.1% to 5.4%	11	11	1	1	1	-	8	2	-	4	-
5.5%	477	469	60	80	43	37	138	110	10	71	8
5.6% to 5.9%	-	-	-	-	-	-	-	-	-	-	-
6.0%	1,041	1,035	308	240	108	132	109	116	188	79	6
6.1% to 6.4%	1	1	-	-	-	-	-	-	-	1	-
6.5%	43	42	18	11	2	9	1	4	2	6	-
6.6% to 6.9%	-	-	-	-	-	-	-	-	-	-	-
7.0%	301	294	123	54	18	36	4	23	70	20	7
7.1% to 7.4%	1	1	1	-	-	-	-	-	-	-	-
7.5%	3	3	3	-	-	-	-	-	-	-	-
7.6% to 7.9%	1	1	1	-	-	-	-	-	-	-	-
8.0% and over	167	167	28	43	24	19	1	12	69	14	-
Average interest rate (percent)	5.38	5.44	5.63	5.69	5.66	5.72	5.09	5.19	6.22	5.16	4.62
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required	4,727	4,383	949	687	318	369	897	768	407	655	344
Real estate taxes included in payment	2,657	2,401	458	299	151	148	474	616	47	507	256
Monthly	2,578	2,334	448	292	147	145	460	604	44	486	244
Quarterly	7	7	1	-	-	-	-	-	-	-	-
Semiannual	5	4	1	-	-	-	3	-	1	2	-
Annual	2	2	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	1	-	1	-	-
Not reporting frequency of payment	65	54	8	7	4	3	7	12	1	19	11
Real estate taxes not included in payment	2,018	1,935	482	378	162	216	415	168	349	143	83
Monthly	1,814	1,738	465	346	144	202	335	154	305	127	61
Quarterly	51	51	1	7	4	3	29	7	5	2	-
Semiannual	80	79	4	7	5	2	43	7	14	4	1
Annual	2	2	-	5	3	2	4	-	13	2	-
Other	2	2	-	-	-	-	1	-	-	1	-
Not reporting frequency of payment	47	46	11	13	6	7	3	-	12	7	1
Not reporting tax payment requirements	52	47	9	10	5	5	8	4	11	5	5
No principal payments required	130	128	11	20	8	12	35	7	30	25	2
Monthly	96	95	11	15	4	11	28	4	14	23	1
Quarterly	8	7	-	2	1	-	2	-	2	1	1
Semiannual	16	16	-	3	3	-	-	2	8	-	-
Annual	7	7	-	-	-	-	1	1	5	-	-
Other	1	1	-	-	-	-	-	-	-	1	-
Not reporting frequency of payment	2	2	-	-	-	-	1	-	1	-	-
Not reporting principal payment requirements	58	30	8	4	-	4	3	2	9	4	23
No regular payments required	23	23	-	6	6	-	5	1	11	-	-
Reporting debt and value	4,769	4,434	952	685	324	361	924	781	433	659	385
JUNIOR MORTGAGE											
First mortgage only	715	681	205	67	48	19	131	195	29	54	34
First and junior mortgage	116	105	38	24	9	15	16	12	11	4	11
With first mortgage, not reporting on junior mort- gage	3,938	3,648	709	594	267	327	777	574	393	601	290
RELATION OF DEBT TO VALUE											
Value of property (dollars)	25,587,300	24,080,100	4,221,500	2,907,900	1,536,400	1,371,500	7,899,700	4,544,600	1,290,100	3,166,300	1,557,200
Average value (dollars)	5,365	5,420	4,484	4,245	4,742	3,799	8,549	5,819	2,979	4,805	4,648
Debt on first and junior mortgages (dollars)	17,078,900	15,916,800	2,947,200	1,849,300	922,700	926,600	4,821,100	3,199,400	753,900	2,345,900	1,162,100
Percent of value of property	66.7	66.2	69.8	63.6	60.1	67.6	61.0	70.4	58.4	74.1	74.6
Average debt (dollars)	3,581	3,590	3,096	2,700	2,848	2,567	5,218	4,097	1,741	3,560	3,469
Debt on first mortgage (dollars)	16,998,700	15,847,200	2,924,300	1,831,100	916,600	914,500	4,804,500	3,195,300	746,900	2,345,100	1,151,500
Percent of value of property	66.4	65.9	69.3	63.0	59.7	66.7	60.8	70.3	57.9	74.1	73.9
Average debt (dollars)	3,564	3,574	3,072	2,673	2,829	2,588	5,200	4,091	1,725	3,559	3,437

Table 2b.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE ATLANTA METROPOLITAN DISTRICT: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	4,416	4,291	2,458	1,797	36	125
Total first mortgage outstanding debt..... (dollars).....	15,791,900	15,829,200	9,918,800	5,811,400	104,000	462,700
Total annual mortgage payment..... (dollars).....	1,844,542	1,816,488	1,121,456	681,324	13,708	28,054
Average first mortgage outstanding debt..... (dollars).....	3,576	3,572	4,038	2,956	-	3,702
Average value of property..... (dollars).....	5,314	5,272	5,446	5,045	-	5,744
Average annual estimated rental value..... (dollars).....	586	581	606	547	-	770
Average annual mortgage payment..... (dollars).....	418	428	456	379	-	224
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.7	11.8	11.3	12.8	-	6.1
Value of property.....	7.9	8.0	8.4	7.5	-	3.8
Estimated annual rental value.....	71.3	72.9	75.2	69.3	-	29.1
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	4,256	4,160	2,448	1,678	34	96
Average first mortgage outstanding debt..... (dollars).....	3,528	3,526	4,032	2,808	-	-
Average value of property..... (dollars).....	5,149	5,130	5,433	4,707	-	-
Average annual estimated rental value..... (dollars).....	571	568	605	515	-	-
Average annual mortgage payment..... (dollars).....	418	418	456	362	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.7	11.8	11.3	12.9	-	-
Value of property.....	8.0	8.1	8.4	7.7	-	-
Estimated annual rental value.....	72.4	78.6	75.4	70.4	-	-
Monthly mortgage payment—						
Under \$10.....	128	101	8	91	2	27
\$10 to \$14.....	216	201	22	177	2	15
\$15 to \$19.....	301	284	74	208	7	17
\$20 to \$24.....	528	510	252	253	5	13
\$25 to \$29.....	676	670	404	264	2	6
\$30 to \$39.....	1,125	1,111	787	318	6	14
\$40 to \$49.....	533	530	391	186	3	3
\$50 to \$59.....	385	384	273	108	3	1
\$60 to \$74.....	255	255	184	67	4	-
\$75 to \$99.....	82	82	42	40	-	-
\$100 and over.....	32	32	11	21	-	-
Average monthly mortgage payment..... (dollars).....	34.44	34.80	38.02	30.19	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	160	181	10	119	2	29
Average first mortgage outstanding debt..... (dollars).....	4,862	5,031	-	5,088	-	-
Average value of property..... (dollars).....	9,690	9,789	-	9,805	-	-
Average annual estimated rental value..... (dollars).....	997	998	-	1,003	-	-
Average annual mortgage payment..... (dollars).....	536	605	-	616	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.0	12.0	-	12.2	-	-
Value of property.....	5.5	6.2	-	6.3	-	-
Estimated annual rental value.....	53.7	60.6	-	61.5	-	-

Table 1.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other <sup>a</sup>	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties.....	4,122	3,706	577	866	571	295	77	289	1,251	645	416
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness.....	3,610	3,319	497	786	513	273	70	272	1,110	584	291
Under \$500.....	1,099	1,034	54	110	81	29	14	115	598	148	65
\$500 to \$999.....	498	459	62	79	49	30	-	41	224	53	39
\$1,000 to \$1,499.....	328	306	60	77	38	39	3	24	101	41	22
\$1,500 to \$1,999.....	331	309	88	96	44	52	1	23	58	43	22
\$2,000 to \$2,499.....	337	308	80	104	60	44	7	11	45	61	29
\$2,500 to \$2,999.....	320	283	58	100	61	39	18	15	31	56	37
\$3,000 to \$3,999.....	427	385	57	189	113	26	13	26	41	109	42
\$4,000 to \$4,999.....	176	154	27	48	39	9	9	10	15	45	22
\$5,000 to \$5,999.....	56	48	11	17	14	3	5	6	-	9	8
\$6,000 to \$7,499.....	27	23	5	11	10	1	-	1	1	5	4
\$7,500 to \$9,999.....	6	5	-	3	3	-	-	-	-	2	1
\$10,000 to \$14,999.....	5	5	-	2	1	1	-	-	1	2	-
\$15,000 to \$19,999.....	-	-	-	-	-	-	-	-	-	-	-
\$20,000 and over.....	-	-	-	-	-	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate.....	3,716	3,392	548	825	538	287	73	281	1,068	582	324
Under 4.0%.....	32	32	1	-	-	-	-	3	21	7	-
4.0%.....	86	85	11	16	13	3	3	3	33	19	1
4.1% to 4.4%.....	3	3	-	1	1	-	-	-	1	1	-
4.5%.....	564	272	23	115	89	26	9	23	7	95	292
4.6% to 4.9%.....	1	1	-	1	1	-	-	-	-	-	-
5.0%.....	596	591	60	151	116	35	21	125	101	133	5
5.1% to 5.4%.....	11	11	5	4	3	1	1	-	-	1	-
5.5%.....	212	211	52	86	69	17	9	15	11	38	1
5.6% to 5.9%.....	-	-	-	-	-	-	-	-	-	-	-
6.0%.....	1,292	1,274	220	235	128	107	28	77	521	193	18
6.1% to 6.4%.....	3	3	1	-	-	-	-	-	1	1	-
6.5%.....	238	237	95	72	10	62	-	10	31	29	1
6.6% to 6.9%.....	-	-	-	-	-	-	-	-	-	-	-
7.0%.....	316	313	58	40	11	29	1	13	167	34	3
7.1% to 7.4%.....	-	-	-	-	-	-	-	-	-	-	-
7.5%.....	10	10	3	-	-	-	-	2	5	-	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	352	349	19	104	97	7	1	10	184	31	3
Average interest rate..... (percent).....	5.83	5.94	6.01	5.86	5.82	5.95	-	5.51	6.31	5.60	4.65
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required.....	3,745	3,407	568	830	546	284	73	286	1,080	620	338
Real estate taxes included in payment.....	1,654	1,445	323	504	320	184	41	99	121	357	209
Monthly.....	1,607	1,399	316	492	314	178	41	97	105	348	208
Quarterly.....	3	3	1	-	-	-	-	-	2	-	-
Semiannual.....	1	1	-	-	-	-	-	-	1	-	-
Annual.....	11	11	-	1	1	-	-	1	7	2	-
Other.....	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	32	31	6	11	5	6	-	1	6	7	1
Real estate taxes not included in payment.....	1,979	1,865	232	311	215	96	31	184	865	242	114
Monthly.....	1,713	1,606	227	279	187	92	30	159	692	219	107
Quarterly.....	20	19	1	3	3	-	-	-	15	-	1
Semiannual.....	65	64	2	6	6	-	-	6	44	6	2
Annual.....	124	123	-	18	15	3	1	9	61	14	1
Other.....	12	12	-	-	-	-	-	1	11	-	-
Not reporting frequency of payment.....	44	41	2	5	4	1	-	9	22	3	3
Not reporting tax payment requirements.....	112	97	13	15	11	4	1	3	44	21	15
No principal payments required.....	125	115	5	11	4	7	-	2	93	4	10
Monthly.....	44	38	4	6	3	3	-	-	26	2	6
Quarterly.....	7	6	-	-	-	-	-	-	5	1	1
Semiannual.....	32	32	-	2	-	-	-	1	28	1	-
Annual.....	37	34	-	3	1	2	-	1	30	-	3
Other.....	2	2	-	-	-	-	-	-	2	-	-
Not reporting frequency of payment.....	3	3	1	-	-	-	-	-	2	-	-
Not reporting principal payment requirements.....	130	66	4	12	10	2	4	-	38	8	64
No regular payments required.....	122	118	-	13	11	2	-	1	90	14	4
Reporting debt and value.....	3,607	3,317	496	785	512	273	70	272	1,110	584	290
JUNIOR MORTGAGE											
First mortgage only.....	852	798	100	185	130	55	31	143	257	82	54
First and junior mortgage.....	31	29	8	6	5	1	2	2	8	3	2
With first mortgage, not reporting on junior mort- gage.....	2,724	2,490	388	594	377	217	37	127	845	499	234
RELATION OF DEBT TO VALUE											
Value of property..... (dollars).....	10,492,700	9,467,200	1,766,800	2,923,400	1,993,400	980,000	300,000	713,700	1,923,400	1,889,900	1,025,500
Average value..... (dollars).....	2,909	2,854	3,562	3,724	3,898	3,407	-	2,624	1,738	3,151	8,586
Debt on first and junior mortgages..... (dollars).....	5,801,800	5,236,400	979,600	1,694,500	1,179,700	514,800	177,900	351,200	867,200	1,166,000	565,400
Percent of value of property.....	55.3	55.3	55.4	58.0	59.2	55.4	-	49.2	45.1	63.4	55.1
Average debt..... (dollars).....	1,608	1,579	1,975	2,159	2,304	1,866	-	1,291	781	1,997	1,950
Debt on first mortgage..... (dollars).....	5,783,900	5,219,400	977,100	1,691,800	1,177,500	514,300	174,500	350,200	861,200	1,164,600	564,500
Percent of value of property.....	55.1	55.1	55.3	57.9	59.1	55.3	-	49.1	44.8	63.8	55.0
Average debt..... (dollars).....	1,604	1,574	1,970	2,155	2,300	1,884	-	1,288	776	1,994	1,947



Table 2.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent	3,000	2,898	1,326	1,495	77	102
Total first mortgage outstanding debt (dollars)	5,022,400	4,913,600	3,384,100	1,497,300	82,200	108,800
Total annual mortgage payment (dollars)	844,597	836,825	474,021	342,600	20,204	7,772
Average first mortgage outstanding debt (dollars)	1,674	1,696	2,514	1,002	-	1,067
Average value of property (dollars)	2,990	3,000	4,005	2,159	-	2,691
Average annual estimated rental value (dollars)	321	321	418	239	-	313
Average annual mortgage payment (dollars)	282	289	357	229	-	76
Percent which annual mortgage payment represents of—						
First mortgage debt	16.8	17.0	14.2	22.9	-	7.1
Value of property	9.4	9.6	8.9	10.6	-	2.8
Estimated annual rental value	87.7	89.9	85.5	95.8	-	24.4
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	2,769	2,732	1,316	1,345	71	37
Average first mortgage outstanding debt (dollars)	1,736	1,745	2,530	1,028	-	-
Average value of property (dollars)	3,025	3,086	4,027	2,138	-	-
Average annual estimated rental value (dollars)	325	326	420	239	-	-
Average annual mortgage payment (dollars)	292	295	359	234	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt	16.8	16.9	14.2	22.9	-	-
Value of property	9.7	9.7	8.9	11.0	-	-
Estimated annual rental value	89.8	90.4	85.5	97.8	-	-
Monthly mortgage payment—						
Under \$10	281	260	41	211	8	21
\$10 to \$14	438	424	72	335	17	9
\$15 to \$19	356	352	113	215	19	4
\$20 to \$24	396	394	198	186	10	2
\$25 to \$29	406	405	254	145	6	1
\$30 to \$39	569	569	402	161	6	-
\$40 to \$49	190	190	131	55	4	-
\$50 to \$59	77	77	57	20	-	-
\$60 to \$74	37	37	32	5	-	-
\$75 to \$99	14	14	8	6	-	-
\$100 and over	10	10	3	6	1	-
Average monthly mortgage payment (dollars)	24.34	24.55	29.92	19.51	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	231	166	10	150	6	65
Average first mortgage outstanding debt (dollars)	928	874	-	811	-	-
Average value of property (dollars)	2,572	2,422	-	2,390	-	-
Average annual estimated rental value (dollars)	272	246	-	238	-	-
Average annual mortgage payment (dollars)	156	192	-	185	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt	16.8	22.0	-	22.8	-	-
Value of property	6.0	7.9	-	7.7	-	-
Estimated annual rental value	57.2	78.2	-	77.5	-	-

Table 1.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE: 1940

Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties	28,252	25,927	6,787	4,434	2,590	1,844	1,398	3,172	5,407	4,789	2,315
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness	26,517	24,512	6,287	4,208	2,468	1,720	1,377	3,112	5,008	4,525	2,006
Under \$500	3,224	3,134	446	438	240	198	9	239	1,330	672	90
\$500 to \$999	2,362	2,279	687	393	200	193	9	165	785	290	80
\$1,000 to \$1,499	1,906	1,837	708	312	175	137	17	103	517	180	49
\$1,500 to \$1,999	1,637	1,568	670	235	130	105	11	102	409	136	74
\$2,000 to \$2,499	1,874	1,753	734	306	174	134	24	94	408	190	121
\$2,500 to \$2,999	1,705	1,577	664	257	125	132	41	104	311	200	126
\$3,000 to \$3,999	3,880	3,022	988	448	241	207	156	381	489	560	368
\$4,000 to \$4,999	3,254	2,893	595	514	320	194	189	586	301	708	341
\$5,000 to \$5,999	3,102	2,739	372	552	375	177	232	588	215	760	343
\$6,000 to \$7,499	2,118	1,898	271	374	242	132	246	387	162	458	250
\$7,500 to \$9,999	1,101	1,012	110	216	141	75	202	208	67	209	87
\$10,000 to \$14,999	687	647	36	129	99	30	162	130	52	138	40
\$15,000 to \$19,999	187	130	5	22	17	5	45	23	13	22	7
\$20,000 and over	30	28	1	5	4	1	14	2	4	2	2
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate	26,960	24,948	6,585	4,381	2,548	1,788	1,372	3,127	4,999	4,534	2,012
Under 4.0%	374	370	33	53	33	20	7	19	174	84	4
4.0%	818	807	77	172	125	47	98	54	285	121	11
4.1% to 4.4%	20	20	2	1	1	-	3	5	2	7	-
4.5%	5,377	3,692	312	790	518	277	535	774	180	1,101	1,686
4.6% to 4.9%	10	10	2	1	-	1	5	2	-	-	-
5.0%	7,616	7,412	1,207	1,425	868	557	549	1,324	1,252	1,655	304
5.1% to 5.4%	55	58	6	6	5	1	2	10	-	29	2
5.5%	1,787	1,755	617	312	196	116	81	301	142	302	32
5.6% to 5.9%	4	4	3	-	-	-	-	-	-	1	-
6.0%	9,632	9,570	3,715	1,422	717	705	91	597	2,608	1,137	63
6.1% to 6.4%	10	10	8	1	1	-	-	-	-	1	-
6.5%	82	81	38	14	5	1	-	7	14	16	1
6.6% to 6.9%	78	78	60	18	13	1	-	1	2	1	-
7.0%	975	966	436	114	59	55	1	24	329	62	9
7.1% to 7.4%	15	15	15	-	-	-	-	-	-	-	-
7.5%	13	12	11	1	1	-	-	-	-	-	1
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	94	93	43	13	11	2	-	9	11	17	1
Average interest rate (percent)	5.33	5.39	5.76	5.29	5.23	5.37	4.82	5.12	5.53	5.15	4.63
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required	25,591	23,599	6,575	4,056	2,373	1,683	1,314	2,987	4,137	4,530	1,992
Real estate taxes included in payment	9,425	8,132	1,379	1,667	1,057	610	380	1,742	335	2,629	1,293
Monthly	9,160	7,896	1,343	1,624	1,038	586	360	1,708	300	2,561	1,244
Quarterly	32	30	2	8	2	6	9	6	2	3	2
Semiannual	62	60	5	20	10	10	8	9	15	2	2
Annual	19	18	3	3	1	2	-	1	11	-	1
Other	10	10	6	1	1	-	-	1	2	-	-
Not reporting frequency of payment	142	118	20	11	5	6	3	17	4	68	24
Real estate taxes not included in payment	15,166	15,148	5,080	2,346	1,291	1,055	925	1,220	3,786	1,841	666
Monthly	13,644	13,015	4,925	1,857	998	864	619	961	2,991	1,662	619
Quarterly	251	249	12	25	15	10	94	51	49	18	2
Semiannual	1,135	1,128	43	325	199	126	185	164	352	54	12
Annual	409	404	14	90	50	40	14	23	229	34	5
Other	139	139	4	22	19	3	3	8	57	45	-
Not reporting frequency of payment	238	218	82	27	15	12	10	13	58	28	20
Not reporting tax payment requirements	350	319	116	43	25	18	9	25	66	60	31
No principal payments required	1,261	1,220	97	186	105	81	60	141	643	93	41
Monthly	374	345	80	57	31	26	12	25	121	50	29
Quarterly	29	29	1	7	4	3	4	6	10	1	-
Semiannual	660	650	12	102	58	44	38	90	385	28	10
Annual	149	148	4	18	11	7	8	16	92	10	1
Other	16	16	-	1	-	1	1	-	13	1	-
Not reporting frequency of payment	38	32	-	1	1	-	2	4	22	3	1
Not reporting principal payment requirements	681	415	100	65	29	36	10	18	159	63	234
No regular payments required	719	703	15	127	88	44	14	26	468	53	16
Reporting debt and value	26,505	24,501	6,280	4,202	2,468	1,719	1,377	3,112	5,006	4,524	2,004
JUNIOR MORTGAGE											
First mortgage only	13,568	12,623	2,304	2,304	1,411	893	920	2,244	2,181	2,670	945
First and junior mortgage	275	248	76	40	26	14	18	26	59	29	27
With first mortgage, not reporting on junior mort- gage	12,662	11,630	3,900	1,856	1,046	812	439	842	2,766	1,825	1,032
RELATION OF DEBT TO VALUE											
Value of property (dollars)	156,066,100	143,705,100	28,880,300	27,872,200	17,344,300	10,027,900	18,000,100	23,321,000	19,778,700	26,342,600	12,361,000
Average value (dollars)	5,888	5,865	4,599	6,514	6,985	5,884	13,079	7,494	3,951	5,823	6,146
Debt on first and junior mortgages (dollars)	90,975,700	82,658,600	16,758,400	15,177,100	9,679,800	5,497,300	9,057,000	14,181,100	10,153,700	17,381,300	8,317,100
Percent of value of property	58.3	57.5	55.4	55.4	55.8	54.8	50.3	60.6	51.3	66.0	67.3
Average debt (dollars)	3,423	3,374	2,669	3,612	3,898	3,198	6,577	4,541	2,028	3,842	4,100
Debt on first mortgage (dollars)	90,720,700	82,431,500	16,718,400	15,138,200	9,652,800	5,485,400	9,018,800	14,069,200	10,100,400	17,366,500	8,289,300
Percent of value of property	58.1	57.4	57.9	55.3	55.7	54.7	50.1	60.4	51.1	65.9	67.1
Average debt (dollars)	3,423	3,364	2,662	3,603	3,888	3,191	6,550	4,527	2,018	3,839	4,116

Table 2.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	23,566	22,451	8,550	13,678	228	1,115
Total first mortgage outstanding debt..... (dollars).....	82,747,200	79,244,400	42,888,200	35,892,400	463,800	3,502,800
Total annual mortgage payment..... (dollars).....	10,265,000	10,065,019	4,796,132	5,193,283	75,604	199,961
Average first mortgage outstanding debt..... (dollars).....	3,511	3,530	5,016	2,624	2,060	3,142
Average value of property..... (dollars).....	5,966	5,909	7,304	5,073	3,643	7,121
Average annual estimated rental value..... (dollars).....	542	538	652	469	374	614
Average annual mortgage payment..... (dollars).....	436	448	561	380	339	179
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.4	12.7	11.2	14.5	16.3	5.7
Value of property.....	7.3	7.6	7.7	7.5	9.3	2.5
Estimated annual rental value.....	80.4	83.3	86.0	80.9	90.5	29.2
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	21,190	20,871	8,458	12,209	204	319
Average first mortgage outstanding debt..... (dollars).....	3,455	3,467	5,018	2,415	2,059	2,712
Average value of property..... (dollars).....	5,571	5,581	7,274	4,443	3,473	4,913
Average annual estimated rental value..... (dollars).....	513	514	650	422	360	452
Average annual mortgage payment..... (dollars).....	440	444	561	364	337	197
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.7	12.8	11.2	15.1	16.4	7.3
Value of property.....	7.9	8.0	7.7	8.2	9.7	4.0
Estimated annual rental value.....	85.8	86.4	86.3	86.3	98.6	43.6
Monthly mortgage payment—						
Under \$10.....	1,474	1,348	93	1,231	24	126
\$10 to \$14.....	1,596	1,535	84	1,429	22	61
\$15 to \$19.....	1,657	1,619	137	1,458	24	38
\$20 to \$24.....	1,960	1,939	291	1,624	24	21
\$25 to \$29.....	2,392	2,370	698	1,646	26	22
\$30 to \$39.....	4,704	4,679	2,422	2,211	46	25
\$40 to \$49.....	2,959	2,961	1,844	1,089	13	8
\$50 to \$59.....	1,866	1,867	1,160	696	11	9
\$60 to \$74.....	1,387	1,383	931	400	2	4
\$75 to \$99.....	702	698	490	205	3	4
\$100 and over.....	543	542	308	230	4	1
Average monthly mortgage payment..... (dollars).....	36.69	36.99	46.77	30.37	28.08	16.41
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	2,376	1,580	92	1,469	19	796
Average first mortgage outstanding debt..... (dollars).....	4,011	4,362	-	4,858	-	3,314
Average value of property..... (dollars).....	9,487	10,233	-	10,309	-	8,006
Average annual estimated rental value..... (dollars).....	796	856	-	861	-	679
Average annual mortgage payment..... (dollars).....	394	506	-	506	-	172
Percent which annual mortgage payment represents of—						
First mortgage debt.....	9.8	11.6	-	11.6	-	5.2
Value of property.....	4.2	4.9	-	4.9	-	2.2
Estimated annual rental value.....	49.5	59.2	-	58.8	-	25.4

Table 1a.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE CITY OF CHICAGO: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties	4,256	3,673	475	851	559	292	282	661	460	944	583
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness	4,128	3,572	458	813	551	262	279	654	452	916	556
Under \$500	36	34	3	4	3	1	1	10	13	3	2
\$500 to \$999	68	57	8	21	6	15	-	5	20	3	11
\$1,000 to \$1,499	84	75	20	10	6	4	1	4	30	10	9
\$1,500 to \$1,999	90	82	17	13	5	8	1	13	28	10	8
\$2,000 to \$2,499	145	131	27	19	9	10	6	15	48	16	14
\$2,500 to \$2,999	122	112	21	20	11	9	6	21	30	14	10
\$3,000 to \$3,999	416	368	71	69	45	24	22	75	76	55	48
\$4,000 to \$4,999	732	631	81	168	121	47	43	113	76	150	101
\$5,000 to \$5,999	1,151	961	96	237	177	60	76	177	57	316	190
\$6,000 to \$7,499	806	693	78	148	96	52	75	129	40	223	113
\$7,500 to \$9,999	356	320	30	72	45	27	34	71	21	92	36
\$10,000 to \$14,999	114	101	4	29	24	5	12	21	12	23	13
\$15,000 to \$19,999	5	5	-	2	2	-	1	-	1	1	-
\$20,000 and over	3	2	-	1	1	-	1	-	-	-	1
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate	4,173	3,612	474	841	554	287	278	650	443	926	561
Under 4.0%	34	32	-	3	1	2	1	1	22	5	2
4.0%	97	96	5	24	15	9	8	9	35	15	1
4.1% to 4.4%	1	1	-	-	-	-	-	1	-	-	-
4.5%	1,525	1,029	81	253	187	66	97	192	41	365	496
4.6% to 4.9%	4	4	-	-	-	-	4	-	-	-	-
5.0%	1,718	1,668	182	403	263	140	127	322	210	419	55
5.1% to 5.4%	3	3	-	-	-	-	1	2	-	-	-
5.5%	328	324	68	80	55	25	24	58	24	70	4
5.6% to 5.9%	2	2	1	-	-	-	-	-	-	1	-
6.0%	449	446	133	76	31	45	16	62	109	60	3
6.1% to 6.4%	1	1	1	-	-	-	-	-	-	-	-
6.5%	3	3	1	-	-	-	-	-	1	1	-
6.6% to 6.9%	-	-	-	-	-	-	-	-	-	-	-
7.0%	4	4	1	1	1	-	-	2	-	-	-
7.1% to 7.4%	-	-	-	-	-	-	-	-	-	-	-
7.5%	1	1	1	-	-	-	-	-	-	-	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	3	3	-	1	1	-	-	1	1	-	-
Average interest rate (percent)	4.93	4.99	5.27	4.96	4.92	5.04	4.89	4.99	5.05	4.87	4.55
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required	3,673	3,322	461	800	530	270	262	597	290	912	551
Real estate taxes included in payment	2,563	2,139	280	601	421	180	87	369	50	772	424
Monthly	2,499	2,079	254	584	413	171	81	361	44	755	420
Quarterly	11	11	-	5	1	4	3	2	-	1	-
Semiannual	18	15	-	8	6	2	2	3	4	1	-
Annual	3	3	-	1	-	1	-	-	-	-	-
Other	1	1	1	-	-	-	-	-	-	-	-
Not reporting frequency of payment	31	27	5	3	1	2	1	3	-	15	4
Real estate taxes not included in payment	1,284	1,157	198	195	107	88	174	223	234	133	137
Monthly	934	814	176	130	69	61	132	128	143	105	120
Quarterly	59	57	4	5	2	3	18	21	9	-	2
Semiannual	217	214	12	49	30	19	20	63	55	15	3
Annual	46	45	3	10	6	4	1	8	17	5	1
Other	7	7	-	-	-	-	-	-	3	4	-
Not reporting frequency of payment	21	20	3	1	-	1	3	3	7	3	1
Not reporting tax payment requirements	26	26	3	4	2	2	1	5	6	7	-
No principal payments required	266	258	7	36	20	16	17	53	125	20	3
Monthly	45	40	3	8	4	4	5	2	11	11	3
Quarterly	6	6	-	1	-	1	2	1	2	-	-
Semiannual	179	176	4	24	13	11	8	42	91	7	3
Annual	26	25	-	3	3	-	2	6	13	2	-
Other	2	2	-	-	-	-	-	-	2	-	-
Not reporting frequency of payment	8	8	-	-	-	-	-	2	6	-	-
Not reporting principal payment requirements	52	29	4	8	2	6	3	2	6	6	23
No regular payments required	65	64	3	7	7	-	-	9	39	6	1
Reporting debt and value	4,128	3,572	458	813	551	262	279	654	452	916	556
JUNIOR MORTGAGE											
First mortgage only	3,204	2,880	340	606	401	205	243	549	328	764	374
First and junior mortgage	47	41	8	5	1	4	5	12	7	4	6
With first mortgage, not reporting on junior mort- gage	877	701	110	202	149	53	31	98	117	148	176
RELATION OF DEBT TO VALUE											
Value of property (dollars)	33,713,200	29,625,500	3,279,400	6,700,900	4,560,100	2,140,800	3,004,400	5,805,800	3,346,900	7,433,100	4,087,700
Average value (dollars)	8,167	8,294	7,160	8,242	8,276	8,171	10,768	8,877	7,405	8,175	7,358
Debt on first and junior mortgages (dollars)	21,151,400	18,253,900	2,069,400	4,275,300	2,985,400	1,289,900	1,637,500	3,464,300	1,720,900	5,086,500	2,897,500
Percent of value of property	62.7	61.6	63.1	63.8	65.5	60.3	54.5	59.7	51.4	67.9	70.9
Average debt (dollars)	5,124	5,110	4,518	5,259	5,418	4,923	5,869	5,297	3,807	5,553	5,211
Debt on first mortgage (dollars)	21,095,200	18,202,700	2,063,700	4,269,000	2,981,600	1,287,400	1,635,700	3,442,800	1,710,600	5,080,900	2,892,500
Percent of value of property	62.6	61.4	62.9	63.7	65.4	60.1	54.4	59.3	51.1	67.9	70.8
Average debt (dollars)	5,110	5,096	4,506	5,251	5,411	4,914	5,863	5,264	3,785	5,547	5,202

Table 2a.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF CHICAGO: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	3,749	3,500	2,381	1,148	21	249
Total first mortgage outstanding debt..... (dollars).....	19,861,300	18,390,700	13,070,300	5,247,600	72,800	970,600
Total annual mortgage payment..... (dollars).....	2,220,033	2,167,619	1,472,090	685,969	9,560	52,414
Average first mortgage outstanding debt..... (dollars).....	5,154	5,254	5,607	4,571	-	3,898
Average value of property..... (dollars).....	8,202	8,182	7,993	8,607	-	8,482
Average annual estimated rental value..... (dollars).....	712	712	707	725	-	717
Average annual mortgage payment..... (dollars).....	592	619	632	598	-	210
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.5	11.8	11.3	13.1	-	5.4
Value of property.....	7.2	7.6	7.9	6.9	-	2.5
Estimated annual rental value.....	83.1	87.0	89.3	82.4	-	29.4
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	3,221	3,177	2,304	854	19	44
Average first mortgage outstanding debt..... (dollars).....	5,308	5,308	5,617	4,514	-	-
Average value of property..... (dollars).....	7,943	7,924	7,968	7,847	-	-
Average annual estimated rental value..... (dollars).....	697	696	705	678	-	-
Average annual mortgage payment..... (dollars).....	625	623	633	619	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.8	11.8	11.3	13.7	-	-
Value of property.....	7.9	7.9	7.9	7.9	-	-
Estimated annual rental value.....	89.6	90.3	89.8	92.0	-	-
Monthly mortgage payment—						
Under \$10.....	13	8	2	5	1	5
\$10 to \$14.....	22	14	4	10	-	8
\$15 to \$19.....	39	35	10	24	1	4
\$20 to \$24.....	63	60	16	42	2	3
\$25 to \$29.....	124	117	42	73	2	7
\$30 to \$39.....	605	597	377	213	7	8
\$40 to \$49.....	917	915	719	193	3	2
\$50 to \$59.....	630	627	482	143	2	3
\$60 to \$74.....	493	492	394	98	-	1
\$75 to \$99.....	222	220	191	29	-	2
\$100 and over.....	98	92	67	24	1	1
Average monthly mortgage payment..... (dollars).....	52.04	52.36	52.75	51.61	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	528	323	27	294	2	205
Average first mortgage outstanding debt..... (dollars).....	4,287	4,786	-	4,737	-	3,595
Average value of property..... (dollars).....	9,780	10,718	-	10,815	-	8,302
Average annual estimated rental value..... (dollars).....	808	872	-	874	-	708
Average annual mortgage payment..... (dollars).....	395	531	-	534	-	181
Percent which annual mortgage payment represents of—						
First mortgage debt.....	9.2	11.2	-	11.3	-	5.0
Value of property.....	4.0	5.0	-	4.9	-	2.2
Estimated annual rental value.....	48.8	60.8	-	61.1	-	25.6

Table 1b.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE CHICAGO METROPOLITAN DISTRICT: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties.....	15,345	13,982	2,008	3,292	1,888	1,404	1,061	2,537	2,166	2,918	1,363
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness.....	15,093	13,807	1,984	3,237	1,870	1,367	1,055	2,521	2,136	2,874	1,286
Under \$500.....	959	922	107	138	80	58	5	121	378	173	37
\$500 to \$999.....	811	765	120	187	92	95	5	108	250	95	46
\$1,000 to \$1,499.....	737	689	146	174	86	88	9	63	217	80	48
\$1,500 to \$1,999.....	662	628	149	151	69	82	8	72	188	60	34
\$2,000 to \$2,499.....	714	675	166	173	87	86	16	51	184	85	39
\$2,500 to \$2,999.....	701	644	169	163	61	102	14	69	184	95	57
\$3,000 to \$3,999.....	1,631	1,486	286	356	197	169	68	272	221	278	145
\$4,000 to \$4,999.....	2,424	2,172	259	573	349	224	129	489	176	546	252
\$5,000 to \$5,999.....	2,777	2,461	246	604	376	228	196	558	148	709	315
\$6,000 to \$7,499.....	1,854	1,667	207	363	230	133	203	364	120	410	187
\$7,500 to \$9,999.....	1,013	933	87	201	131	70	187	203	59	196	80
\$10,000 to \$14,999.....	659	622	38	120	93	27	159	127	48	130	37
\$15,000 to \$19,999.....	123	117	3	19	15	4	42	22	10	21	5
\$20,000 and over.....	28	26	1	5	4	1	14	2	3	1	2
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate.....	14,987	13,714	1,988	3,254	1,876	1,378	1,053	2,500	2,067	2,857	1,273
Under 4.0%.....	178	175	13	44	26	18	5	8	86	19	3
4.0% to 4.4%.....	378	376	30	87	63	24	54	40	127	38	2
4.5% to 4.9%.....	10	10	-	1	1	-	2	8	1	3	-
5.0% to 5.4%.....	4,342	3,263	227	897	549	348	429	671	124	915	1,079
5.5% to 5.9%.....	8	8	1	1	-	1	2	-	-	-	-
6.0% to 6.4%.....	5,645	5,497	594	1,236	768	470	442	1,187	740	1,296	148
6.5% to 6.9%.....	17	16	2	4	3	1	1	7	-	2	1
7.0% to 7.4%.....	1,149	1,130	268	266	150	116	64	257	81	194	19
7.5% to 7.9%.....	4	4	3	-	-	-	-	-	-	1	-
8.0% and over.....	3,098	3,078	803	672	296	376	51	308	878	366	20
Average interest rate..... (percent)	5.07	5.12	5.42	5.09	5.02	5.18	4.82	5.03	5.30	4.99	4.89
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required.....	14,179	12,918	1,956	3,120	1,789	1,331	997	2,411	1,598	2,836	1,261
Real estate taxes included in payment.....	7,578	6,592	829	1,760	1,078	682	306	1,558	183	2,066	886
Monthly.....	7,404	6,529	813	1,728	1,060	663	291	1,530	168	2,004	875
Quarterly.....	28	28	1	7	2	5	9	6	2	3	-
Semiannual.....	35	35	2	12	8	4	3	9	8	1	-
Annual.....	6	6	-	3	1	2	-	1	2	-	-
Other.....	7	7	4	1	1	-	-	-	2	-	-
Not reporting frequency of payment.....	98	87	9	14	6	8	3	12	1	48	11
Real estate taxes not included in payment.....	6,519	6,146	1,121	1,337	699	638	689	841	1,399	759	373
Monthly.....	5,467	5,109	1,069	1,122	561	561	478	620	1,120	700	358
Quarterly.....	181	179	8	14	6	8	82	44	25	6	2
Semiannual.....	628	621	25	151	104	47	117	146	153	29	7
Annual.....	146	145	4	36	21	15	5	19	68	13	1
Other.....	25	25	3	2	1	1	1	2	11	6	-
Not reporting frequency of payment.....	72	67	12	12	6	6	6	10	22	5	5
Not reporting tax payment requirements.....	82	80	6	23	12	11	2	12	16	21	2
No principal payments required.....	741	725	31	113	60	58	51	100	376	54	16
Monthly.....	146	134	22	23	9	14	10	7	44	28	12
Quarterly.....	20	20	-	3	1	2	5	6	6	-	-
Semiannual.....	485	481	7	77	42	35	29	71	277	20	4
Annual.....	71	71	2	10	8	2	6	13	36	4	-
Other.....	4	4	-	-	-	-	-	-	4	-	-
Not reporting frequency of payment.....	15	15	-	-	-	-	1	3	9	2	-
Not reporting principal payment requirements.....	167	89	12	21	9	12	5	9	25	16	73
No regular payments required.....	258	250	9	38	30	8	8	17	166	12	8
Reporting debt and value.....	15,090	13,804	1,982	3,237	1,870	1,367	1,055	2,521	2,135	2,874	1,286
JUNIOR MORTGAGE											
First mortgage only.....	12,349	11,393	1,586	2,590	1,422	1,168	914	2,176	1,676	2,451	956
First and junior mortgage.....	168	154	39	28	19	9	12	22	31	22	14
With first mortgage, not reporting on junior mort- gage.....	2,573	2,257	357	619	429	190	129	323	428	401	315
RELATION OF DEBT TO VALUE											
Value of property..... (dollars).....	112,669,400	103,714,500	12,294,700	23,520,600	14,614,500	8,906,100	15,151,200	20,734,100	11,544,600	20,469,300	8,954,900
Average value..... (dollars).....	7,466	7,518	6,203	7,266	7,815	6,515	14,361	8,225	5,407	7,122	6,963
Debt on first and junior mortgages..... (dollars).....	67,438,900	61,352,700	7,241,600	14,100,800	8,764,600	5,386,200	7,625,500	12,612,000	5,815,800	13,957,000	6,086,200
Percent of value of property.....	59.9	59.2	58.9	60.0	59.9	59.9	50.3	60.8	50.4	68.0	68.0
Average debt..... (dollars).....	4,469	4,445	3,654	4,356	4,687	3,904	7,228	5,003	2,724	4,856	4,733
Debt on first mortgage..... (dollars).....	67,239,500	61,168,500	7,212,900	14,066,700	8,740,600	5,326,100	7,595,900	12,572,000	5,779,600	13,941,400	6,070,500
Percent of value of property.....	59.7	59.0	58.7	59.8	59.8	59.8	50.1	60.6	50.1	68.1	67.8
Average debt..... (dollars).....	4,456	4,431	3,639	4,346	4,674	3,896	7,200	4,987	2,707	4,861	4,720

Table 2b.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE CHICAGO METROPOLITAN DISTRICT: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent	14,074	13,359	7,128	6,172	69	705
Total first mortgage outstanding debt (dollars)	62,915,100	60,215,900	38,294,400	21,716,400	205,100	2,699,200
Total annual mortgage payment (dollars)	7,348,415	7,200,162	4,215,640	2,950,337	34,185	148,253
Average first mortgage outstanding debt (dollars)	4,470	4,504	5,372	3,519	-	3,829
Average value of property (dollars)	7,426	7,347	7,780	6,869	-	8,918
Average annual estimated rental value (dollars)	644	639	680	598	-	738
Average annual mortgage payment (dollars)	522	539	591	478	-	210
Percent which annual mortgage payment represents of—						
First mortgage debt	11.7	12.0	11.0	13.6	-	5.5
Value of property	7.0	7.3	7.6	7.0	-	2.4
Estimated annual rental value	81.1	84.3	86.9	80.6	-	28.5
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	12,562	12,420	7,068	5,290	62	142
Average first mortgage outstanding debt (dollars)	4,404	4,413	5,368	3,156	-	3,621
Average value of property (dollars)	6,880	6,884	7,745	5,758	-	6,568
Average annual estimated rental value (dollars)	604	605	678	509	-	575
Average annual mortgage payment (dollars)	528	531	591	452	-	258
Percent which annual mortgage payment represents of—						
First mortgage debt	12.0	12.0	11.0	14.3	-	7.1
Value of property	7.7	7.7	7.6	7.8	-	3.9
Estimated annual rental value	87.4	87.8	87.2	88.7	-	44.8
Monthly mortgage payment—						
Under \$10	269	226	14	211	1	43
\$10 to \$14	468	450	36	413	1	18
\$15 to \$19	592	575	65	506	4	17
\$20 to \$24	855	845	167	670	8	10
\$25 to \$29	1,179	1,164	405	749	10	15
\$30 to \$39	3,103	3,081	2,018	1,045	18	22
\$40 to \$49	2,280	2,276	1,665	604	7	4
\$50 to \$59	1,487	1,481	1,045	430	6	6
\$60 to \$74	1,207	1,205	888	315	1	2
\$75 to \$99	642	638	468	167	3	4
\$100 and over	480	479	297	179	3	1
Average monthly mortgage payment (dollars)	44.01	44.27	49.26	37.66	-	21.46
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	1,512	949	60	882	7	568
Average first mortgage outstanding debt (dollars)	5,023	5,700	-	5,693	-	3,881
Average value of property (dollars)	11,956	13,407	-	13,528	-	9,510
Average annual estimated rental value (dollars)	972	1,087	-	1,095	-	779
Average annual mortgage payment (dollars)	472	535	-	534	-	198
Percent which annual mortgage payment represents of—						
First mortgage debt	9.4	11.1	-	11.1	-	5.1
Value of property	4.0	4.7	-	4.7	-	2.1
Estimated annual rental value	48.6	58.4	-	58.0	-	25.5

## MORTGAGES—HOMES BUILT 1935 TO 1940

Table 1.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties	17,289	15,888	4,309	4,396	2,696	1,698	1,300	667	2,693	2,523	1,401
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness	16,176	14,938	4,033	4,186	2,593	1,593	1,265	640	2,497	2,377	1,178
Under \$500	2,551	2,446	473	434	298	186	15	71	981	472	105
\$500 to \$999	1,663	1,589	593	331	189	142	10	58	373	224	94
\$1,000 to \$1,499	1,510	1,420	572	361	186	175	24	23	311	129	90
\$1,500 to \$1,999	1,317	1,223	498	310	170	140	26	46	216	127	94
\$2,000 to \$2,499	1,304	1,205	455	340	183	157	45	40	164	151	99
\$2,500 to \$2,999	1,182	1,068	357	335	189	146	56	32	125	163	114
\$3,000 to \$3,999	2,691	2,415	568	769	511	258	241	144	175	518	276
\$4,000 to \$4,999	1,985	1,809	274	703	472	231	294	122	80	336	176
\$5,000 to \$5,999	1,062	988	123	366	234	132	219	65	39	176	74
\$6,000 to \$7,499	556	517	69	161	106	55	179	30	19	59	39
\$7,500 to \$9,999	221	212	20	45	30	15	112	8	9	16	9
\$10,000 to \$14,999	95	89	19	27	22	5	36	1	4	2	6
\$15,000 to \$19,999	18	16	2	4	3	1	8	-	1	1	2
\$20,000 and over	1	1	-	-	-	-	-	-	-	1	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate	16,397	15,213	4,224	4,290	2,630	1,660	1,259	639	2,404	2,402	1,179
Under 4.0%	259	254	16	32	22	10	2	7	73	124	5
4.0%	276	268	30	36	25	11	21	7	115	59	8
4.1% to 4.4%	17	15	-	2	2	-	8	1	1	3	2
4.5%	2,611	1,649	146	651	390	261	275	119	47	411	962
4.6% to 4.9%	6	6	-	3	3	-	2	-	-	1	-
5.0%	3,968	3,887	608	1,160	811	349	627	230	477	790	31
5.1% to 5.4%	63	63	10	20	15	5	17	3	-	13	-
5.5%	1,081	1,011	246	327	202	125	164	52	36	186	20
5.6% to 5.9%	7	7	4	-	-	-	1	-	1	1	-
6.0%	7,195	7,112	2,701	1,874	1,056	818	131	201	1,493	872	33
6.1% to 6.4%	28	28	18	6	2	4	-	1	-	3	-
6.5%	146	143	76	33	16	17	4	3	15	12	3
6.6% to 6.9%	39	38	22	9	-	9	1	2	1	3	1
7.0%	503	494	223	103	64	39	4	3	108	53	9
7.1% to 7.4%	15	15	10	2	-	2	-	-	1	2	-
7.5%	9	9	4	-	-	-	-	1	3	1	-
7.6% to 7.9%	3	3	2	-	-	-	-	-	1	-	-
8.0% and over	221	216	113	32	22	10	2	9	32	28	5
Average interest rate (percent)	5.47	5.53	5.88	5.47	5.43	5.53	5.06	5.31	5.65	5.23	4.69
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required	15,879	14,676	4,187	4,034	2,460	1,574	1,246	622	2,266	2,321	1,203
Real estate taxes included in payment	5,374	4,748	879	1,720	1,157	563	512	293	277	1,067	626
Monthly	5,214	4,608	849	1,676	1,130	546	495	284	255	1,049	606
Quarterly	7	7	-	3	1	2	3	-	1	-	-
Semiannual	20	20	2	9	7	2	2	2	5	-	-
Annual	15	14	2	3	3	-	1	1	7	-	1
Other	14	14	7	2	2	-	-	-	3	2	-
Not reporting frequency of payment	104	85	19	27	14	13	11	6	6	16	19
Real estate taxes not included in payment	10,310	9,759	3,268	2,266	1,276	990	717	324	1,964	1,220	551
Monthly	9,129	8,607	2,911	1,965	1,076	889	613	308	1,717	1,093	522
Quarterly	82	80	4	37	25	12	19	-	13	7	7
Semiannual	352	355	17	153	97	56	56	6	30	33	7
Annual	194	193	3	56	44	12	7	3	54	43	1
Other	333	332	263	20	11	9	1	-	27	18	1
Not reporting frequency of payment	210	192	70	35	23	12	21	7	33	26	18
Not reporting tax payment requirements	195	169	40	48	27	21	17	5	25	34	26
No principal payments required	505	489	55	152	93	59	19	32	139	92	16
Monthly	248	239	46	69	27	42	9	31	52	32	9
Quarterly	9	9	-	4	4	-	1	-	1	3	-
Semiannual	101	96	2	45	37	8	6	1	36	6	5
Annual	124	122	5	29	22	7	2	-	38	43	2
Other	11	11	1	3	2	1	-	-	5	2	-
Not reporting frequency of payment	12	12	1	2	1	1	1	-	7	1	-
Not reporting principal payment requirements	387	216	41	56	32	24	22	6	43	48	171
No regular payments required	518	507	26	154	113	41	13	7	245	62	11
Reporting debt and value	16,160	14,983	4,029	4,184	2,591	1,593	1,263	640	2,494	2,373	1,177
JUNIOR MORTGAGE											
First mortgage only	4,091	3,809	795	1,299	713	586	334	259	590	532	282
First and junior mortgage	128	103	43	26	19	7	5	3	13	13	25
With first mortgage, not reporting on junior mort- gage	11,941	11,071	3,191	2,859	1,859	1,000	924	378	1,891	1,828	870
RELATION OF DEBT TO VALUE											
Value of property (dollars)	68,210,100	63,015,600	14,806,700	19,806,500	12,663,900	7,142,600	10,444,200	2,947,400	5,957,100	9,053,700	5,194,500
Average value (dollars)	4,221	4,206	3,675	4,734	4,888	4,484	8,269	4,605	2,389	3,815	4,413
Debt on first and junior mortgages (dollars)	41,473,900	38,093,500	8,530,000	12,185,800	7,789,600	4,396,200	6,173,800	1,957,000	3,191,900	6,055,000	3,380,400
Percent of value of property	60.8	60.5	57.6	61.5	61.5	61.5	59.1	66.4	53.6	66.9	65.1
Average debt (dollars)	2,566	2,542	2,117	2,912	3,006	2,760	4,888	3,058	1,280	2,552	2,872
Debt on first mortgage (dollars)	41,414,100	38,049,400	8,507,400	12,172,600	7,780,800	4,392,300	6,172,300	1,956,700	3,188,300	6,051,800	3,364,700
Percent of value of property	60.7	60.4	57.5	61.5	61.4	61.5	59.1	66.4	53.5	66.8	64.8
Average debt (dollars)	2,563	2,540	2,112	2,909	3,003	2,757	4,887	3,057	1,278	2,550	2,859



Table 2.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent	13,743	13,327	4,771	8,486	120	416
Total first mortgage outstanding debt (dollars)	36,478,300	35,706,200	17,828,000	17,600,200	278,000	772,100
Total annual mortgage payment (dollars)	4,670,025	4,605,504	1,970,277	2,592,065	43,162	64,521
Average first mortgage outstanding debt (dollars)	2,654	2,679	3,737	2,068	2,317	1,856
Average value of property (dollars)	4,275	4,291	5,253	3,746	4,401	3,749
Average annual estimated rental value (dollars)	429	431	525	378	470	371
Average annual mortgage payment (dollars)	340	346	413	307	360	155
Percent which annual mortgage payment represents of—						
First mortgage debt	12.8	12.9	11.1	14.7	15.5	8.4
Value of property	7.9	8.1	7.9	8.2	8.2	4.1
Estimated annual rental value	79.1	80.1	78.7	81.3	76.6	41.9
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent	13,071	12,851	4,743	8,001	107	220
Average first mortgage outstanding debt (dollars)	2,679	2,685	3,743	2,064	2,263	2,328
Average value of property (dollars)	4,217	4,226	5,249	3,621	4,117	3,672
Average annual estimated rental value (dollars)	426	427	525	368	467	366
Average annual mortgage payment (dollars)	343	345	414	305	355	226
Percent which annual mortgage payment represents of—						
First mortgage debt	12.8	12.9	11.1	14.8	15.7	9.7
Value of property	8.1	8.2	7.9	8.4	8.6	6.1
Estimated annual rental value	80.6	80.9	78.8	82.7	76.1	61.7
Monthly mortgage payment—						
Under \$10	1,386	1,260	118	1,129	13	76
\$10 to \$14	1,322	1,303	145	1,140	18	19
\$15 to \$19	1,275	1,256	161	1,088	7	19
\$20 to \$24	1,667	1,652	525	1,115	12	15
\$25 to \$29	2,107	2,063	899	1,151	13	44
\$30 to \$39	2,924	2,893	1,579	1,293	21	31
\$40 to \$49	1,210	1,202	686	507	9	8
\$50 to \$59	635	632	347	278	7	3
\$60 to \$74	349	344	181	161	2	5
\$75 to \$99	148	148	69	77	2	-
\$100 and over	98	98	33	62	3	-
Average monthly mortgage payment (dollars)	28.62	28.79	34.48	25.40	29.56	18.80
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent	572	476	28	435	13	196
Average first mortgage outstanding debt (dollars)	2,165	2,511	-	2,492	-	1,326
Average value of property (dollars)	5,408	6,056	-	6,047	-	3,886
Average annual estimated rental value (dollars)	498	548	-	555	-	376
Average annual mortgage payment (dollars)	269	349	-	352	-	76
Percent which annual mortgage payment represents of—						
First mortgage debt	12.4	13.9	-	14.1	-	5.7
Value of property	5.0	5.8	-	5.8	-	2.0
Estimated annual rental value	54.1	63.7	-	63.4	-	20.2

## MORTGAGES—HOMES BUILT 1935 TO 1940

Table 1a.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE CITY OF INDIANAPOLIS: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties	1,625	1,525	283	334	214	120	530	122	109	147	100
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness	1,566	1,477	275	331	213	118	514	115	103	139	89
Under \$500	52	48	8	7	4	3	2	1	19	11	4
\$500 to \$999	37	33	6	10	1	9	3	2	8	4	4
\$1,000 to \$1,499	52	49	17	9	4	5	6	2	18	3	4
\$1,500 to \$1,999	45	43	20	10	7	3	6	2	6	3	3
\$2,000 to \$2,499	77	73	34	11	5	6	13	2	6	7	4
\$2,500 to \$2,999	81	87	26	16	9	7	23	6	10	4	4
\$3,000 to \$3,999	267	248	54	63	43	20	72	18	15	26	19
\$4,000 to \$4,999	342	323	39	81	52	29	125	42	9	26	19
\$5,000 to \$5,999	301	285	35	77	59	18	101	29	9	34	16
\$6,000 to \$7,499	185	177	18	32	20	12	92	9	9	17	9
\$7,500 to \$9,999	80	79	8	10	4	6	52	4	1	5	1
\$10,000 to \$14,999	30	27	7	5	5	—	14	—	—	—	3
\$15,000 to \$19,999	6	5	1	—	—	—	4	—	—	—	1
\$20,000 and over	—	—	—	—	—	—	—	—	—	—	—
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate	1,550	1,462	279	325	211	114	510	115	91	142	88
Under 4.0%	5	5	—	1	—	1	—	—	1	3	—
4.0% to 4.4%	39	39	5	8	5	3	10	4	12	—	—
4.4% to 4.8%	12	10	—	1	1	—	7	1	1	—	2
4.8% to 5.2%	334	260	13	83	49	34	105	29	6	24	74
5.2% to 5.6%	4	4	—	2	2	—	2	—	—	—	—
5.6% to 6.0%	591	585	98	118	91	27	253	50	13	53	6
6.0% to 6.4%	7	7	—	1	1	—	5	1	—	—	—
6.4% to 6.8%	269	267	62	59	43	16	95	18	7	26	2
6.8% to 7.2%	1	1	—	—	—	—	1	—	—	—	—
7.2% to 7.6%	235	231	82	39	15	24	29	9	48	29	4
7.6% to 8.0%	—	—	—	—	—	—	—	—	—	—	—
8.0% to 8.4%	31	31	13	10	4	6	2	2	1	3	—
8.4% to 8.8%	—	—	—	—	—	—	—	—	—	—	—
8.8% to 9.2%	18	18	6	2	—	2	1	1	4	4	—
9.2% to 9.6%	—	—	—	—	—	—	—	—	—	—	—
9.6% to 10.0%	1	1	—	—	—	—	—	—	1	—	—
10.0% to 10.4%	1	1	—	—	—	—	—	—	1	—	—
10.4% and over	2	2	—	1	—	1	—	—	1	—	—
Average interest rate (percent)	5.16	5.19	5.48	5.12	5.06	5.23	5.03	5.03	—	5.26	—
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required	1,557	1,463	278	327	212	115	500	117	97	144	94
Real estate taxes included in payment	843	774	152	221	150	71	201	77	26	97	69
Monthly	819	753	147	217	147	70	193	75	26	95	66
Quarterly	2	2	—	1	1	—	1	—	—	—	—
Semiannual	2	2	1	—	—	—	1	—	—	—	—
Annual	—	—	—	—	—	—	—	—	—	—	—
Other	—	—	—	—	—	—	—	—	—	—	—
Not reporting frequency of payment	20	17	4	3	2	1	6	2	—	2	3
Real estate taxes not included in payment	596	673	123	103	60	43	292	39	71	45	23
Monthly	601	582	121	77	44	33	252	35	60	37	19
Quarterly	15	15	—	5	2	3	8	—	1	1	—
Semiannual	50	49	—	16	10	6	19	1	6	7	1
Annual	7	7	—	3	3	—	1	—	3	—	—
Other	1	1	—	—	—	—	—	—	1	—	—
Not reporting frequency of payment	22	19	2	2	1	1	12	3	—	—	3
Not reporting tax payment requirements	18	16	3	3	2	1	7	1	—	2	2
No principal payments required	16	15	2	1	—	1	6	—	5	1	1
Monthly	8	8	2	—	—	—	3	—	2	1	—
Quarterly	—	—	—	—	—	—	—	—	—	—	—
Semiannual	7	6	—	1	—	1	3	—	2	—	1
Annual	—	—	—	—	—	—	—	—	—	—	—
Other	—	—	—	—	—	—	—	—	—	—	—
Not reporting frequency of payment	1	1	—	—	—	—	—	—	1	—	—
Not reporting principal payment requirements	33	28	2	4	2	2	16	2	3	1	5
No regular payments required	19	19	1	2	—	2	8	3	4	1	—
Reporting debt and value	1,565	1,476	275	331	213	118	513	115	103	139	89
JUNIOR MORTGAGE											
First mortgage only	494	468	77	78	50	28	163	45	49	56	26
First and junior mortgage	6	4	1	1	1	—	—	—	1	1	2
With first mortgage, not reporting on junior mort- gage	1,065	1,004	197	252	162	90	350	70	53	82	61
RELATION OF DEBT TO VALUE											
Value of property (dollars)	11,084,100	10,521,200	1,795,900	2,118,900	1,418,200	700,700	4,564,700	724,000	458,300	859,400	562,900
Average value (dollars)	7,082	7,128	6,531	6,402	6,658	5,938	8,898	6,296	4,450	6,183	—
Debt on first and junior mortgages (dollars)	6,829,300	6,446,600	1,015,800	1,410,600	947,500	463,100	2,666,400	512,000	274,100	567,700	382,700
Percent of value of property	61.6	61.3	56.6	66.6	66.8	66.1	58.4	70.7	59.8	66.1	—
Average debt (dollars)	4,364	4,368	3,694	4,282	4,448	3,925	5,198	4,452	2,661	4,084	—
Debt on first mortgage (dollars)	6,825,800	6,445,100	1,014,800	1,410,200	947,100	463,100	2,666,400	512,000	274,100	567,600	380,700
Percent of value of property	61.6	61.3	56.5	66.6	66.8	66.1	58.4	70.7	59.8	66.0	—
Average debt (dollars)	4,362	4,367	3,690	4,260	4,446	3,925	5,198	4,452	2,661	4,088	—

Table 2a.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF INDIANAPOLIS: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	1,390	1,376	751	616	9	14
Total first mortgage outstanding debt.....(dollars).....	6,005,400	5,952,100	3,466,300	3,460,400	25,400	53,800
Total annual mortgage payment.....(dollars).....	675,299	671,593	384,388	284,409	2,796	3,706
Average first mortgage outstanding debt.....(dollars).....	4,320	4,326	4,616	3,994	-	-
Average value of property.....(dollars).....	6,941	6,908	6,566	7,336	-	-
Average annual estimated rental value.....(dollars).....	709	706	685	733	-	-
Average annual mortgage payment.....(dollars).....	486	488	512	462	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.2	11.3	11.1	11.6	-	-
Value of property.....	7.0	7.1	7.6	6.8	-	-
Estimated annual rental value.....	68.5	69.1	74.7	68.0	-	-
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	1,324	1,317	748	561	8	7
Average first mortgage outstanding debt.....(dollars).....	4,324	4,328	4,612	3,972	-	-
Average value of property.....(dollars).....	6,793	6,787	6,562	7,104	-	-
Average annual estimated rental value.....(dollars).....	697	696	684	714	-	-
Average annual mortgage payment.....(dollars).....	485	485	511	453	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.2	11.2	11.1	11.4	-	-
Value of property.....	7.1	7.1	7.8	6.4	-	-
Estimated annual rental value.....	69.5	69.7	74.7	68.5	-	-
Monthly mortgage payment—						
Under \$10.....	41	39	2	36	1	2
\$10 to \$14.....	31	31	5	25	1	-
\$15 to \$19.....	44	44	11	33	-	-
\$20 to \$24.....	70	69	31	37	1	1
\$25 to \$29.....	139	138	74	63	1	1
\$30 to \$39.....	373	372	242	129	2	1
\$40 to \$49.....	277	276	169	105	2	1
\$50 to \$59.....	183	183	117	66	-	-
\$60 to \$74.....	106	105	64	41	-	1
\$75 to \$99.....	43	43	26	17	-	-
\$100 and over.....	17	17	7	10	-	-
Average monthly mortgage payment.....(dollars).....	40.38	40.44	42.57	37.78	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	66	59	3	55	1	7
Average first mortgage outstanding debt.....(dollars).....	-	-	-	-	-	-
Average value of property.....(dollars).....	-	-	-	-	-	-
Average annual estimated rental value.....(dollars).....	-	-	-	-	-	-
Average annual mortgage payment.....(dollars).....	-	-	-	-	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	-	-	-	-	-	-
Value of property.....	-	-	-	-	-	-
Estimated annual rental value.....	-	-	-	-	-	-

Table 1b.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE INDIANAPOLIS METROPOLITAN DISTRICT: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties.....	3,034	2,832	546	723	489	234	667	242	354	300	202
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness.....	2,908	2,738	527	710	480	230	648	230	339	284	170
Under \$500.....	327	315	26	87	51	36	3	12	123	64	12
\$500 to \$999.....	185	177	38	39	15	24	3	13	63	21	8
\$1,000 to \$1,499.....	140	131	50	26	11	15	8	8	31	8	9
\$1,500 to \$1,999.....	123	112	50	23	13	10	7	6	13	13	11
\$2,000 to \$2,499.....	146	139	56	32	18	14	16	6	17	12	7
\$2,500 to \$2,999.....	172	165	46	45	26	19	32	10	21	11	7
\$3,000 to \$3,999.....	497	452	106	144	109	35	98	37	27	40	45
\$4,000 to \$4,999.....	536	510	66	156	117	39	154	72	21	41	26
\$5,000 to \$5,999.....	378	354	44	96	76	20	116	46	10	42	24
\$6,000 to \$7,499.....	232	218	25	38	28	12	111	12	10	28	14
\$7,500 to \$9,999.....	109	106	10	14	8	6	66	7	-	9	3
\$10,000 to \$14,999.....	52	49	9	10	10	-	27	1	2	-	3
\$15,000 to \$19,999.....	11	10	1	-	-	-	7	-	1	1	1
\$20,000 and over.....	-	-	-	-	-	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate.....	2,853	2,686	534	597	471	226	641	231	303	280	167
Under 4.0%.....	20	20	-	6	5	1	1	3	4	5	-
4.0%.....	58	58	6	12	7	5	14	4	19	3	-
4.1% to 4.4%.....	14	12	-	2	2	-	8	1	1	-	2
4.5%.....	596	458	24	175	130	45	150	56	9	44	138
4.6% to 4.9%.....	4	4	-	2	2	-	2	-	-	-	-
5.0%.....	865	856	145	191	151	40	307	87	48	78	9
5.1% to 5.4%.....	12	12	-	5	5	-	5	2	-	-	-
5.5%.....	389	383	93	97	68	29	107	34	15	37	6
5.6% to 5.9%.....	2	2	-	-	-	-	1	-	1	-	-
6.0%.....	752	744	210	173	84	89	42	38	186	95	8
6.1% to 6.4%.....	1	1	-	1	1	-	-	-	-	-	-
6.5%.....	78	76	36	20	10	10	2	3	8	7	2
6.6% to 6.9%.....	1	1	-	-	-	-	1	-	-	-	-
7.0%.....	50	48	20	11	5	6	1	1	6	9	2
7.1% to 7.4%.....	-	-	-	-	-	-	-	-	-	-	-
7.5%.....	3	3	-	-	-	-	-	1	2	-	-
7.6% to 7.9%.....	1	1	-	-	-	-	-	-	1	-	-
8.0% and over.....	7	7	-	2	1	1	-	1	3	1	-
Average interest rate..... (percent).....	5.28	5.32	5.62	5.25	5.14	5.46	5.01	5.13	5.68	5.38	4.69
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required.....	2,894	2,717	534	710	481	229	634	235	317	287	177
Real estate taxes included in payment.....	1,376	1,260	269	395	296	99	255	139	55	147	116
Monthly.....	1,335	1,227	263	383	292	96	243	137	54	142	108
Quarterly.....	5	5	-	2	1	1	3	-	-	-	-
Semiannual.....	4	4	1	1	1	-	1	-	-	-	-
Annual.....	2	2	1	-	-	-	1	-	-	-	-
Other.....	1	1	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	29	21	4	4	2	2	7	2	-	4	8
Real estate taxes not included in payment.....	1,489	1,433	262	310	181	129	370	95	260	136	56
Monthly.....	1,341	1,292	258	272	154	118	316	89	239	113	49
Quarterly.....	18	18	-	7	4	3	8	-	2	1	-
Semiannual.....	68	67	-	21	14	7	27	2	9	8	1
Annual.....	21	21	-	8	8	-	5	-	5	3	-
Other.....	2	2	-	-	-	-	1	-	1	-	-
Not reporting frequency of payment.....	39	33	4	2	1	1	13	4	4	6	6
Not reporting tax payment requirements.....	29	24	3	5	4	1	9	1	2	4	5
No principal payments required.....	30	28	3	1	-	1	8	-	11	5	2
Monthly.....	17	17	8	-	-	-	5	-	4	5	-
Quarterly.....	-	-	-	-	-	-	-	-	-	-	-
Semiannual.....	11	9	-	1	-	1	3	-	5	-	2
Annual.....	1	1	-	-	-	-	-	-	1	-	-
Other.....	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	1	1	-	-	-	-	-	-	1	-	-
Not reporting principal payment requirements.....	73	50	8	8	6	2	16	4	9	5	28
No regular payments required.....	37	37	1	4	2	2	9	3	17	3	-
Reporting debt and value.....	2,907	2,737	527	710	480	230	647	230	339	284	170
JUNIOR MORTGAGE											
First mortgage only.....	623	592	104	107	65	42	170	59	79	73	31
First and junior mortgage.....	13	9	2	2	1	1	-	-	4	1	4
With first mortgage, not reporting on junior mort- gage.....	2,271	2,136	421	601	414	187	477	171	256	210	135
RELATION OF DEBT TO VALUE											
Value of property..... (dollars).....	17,100,400	16,155,400	2,929,500	3,700,400	2,651,200	1,049,200	5,892,000	1,291,800	984,500	1,357,200	945,000
Average value..... (dollars).....	5,882	5,903	5,559	5,212	5,523	4,562	9,107	5,617	2,904	4,779	5,559
Debt on first and junior mortgages..... (dollars).....	10,461,200	9,822,300	1,648,000	2,433,700	1,778,200	655,500	3,422,400	892,000	548,000	878,200	638,900
Percent of value of property.....	61.2	60.8	56.3	65.8	67.1	62.5	58.1	69.1	55.7	64.7	67.6
Average debt..... (dollars).....	3,599	3,589	3,127	3,428	3,705	2,850	5,290	3,878	1,617	3,092	3,753
Debt on first mortgage..... (dollars).....	10,455,400	9,819,200	1,647,000	2,433,200	1,777,800	655,400	3,422,400	892,000	546,500	878,100	636,200
Percent of value of property.....	61.1	60.8	56.2	65.8	67.1	62.5	58.1	69.1	55.5	64.7	67.3
Average debt..... (dollars).....	3,597	3,588	3,125	3,427	3,704	2,850	5,290	3,878	1,612	3,092	3,742

**Table 2b.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE INDIANAPOLIS METROPOLITAN DISTRICT: 1940**

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	2,615	2,592	1,249	1,329	14	28
Total first mortgage outstanding debt..... (dollars).....	9,336,000	9,268,600	5,309,000	3,917,100	42,500	67,400
Total annual mortgage payment..... (dollars).....	1,153,288	1,148,479	580,962	561,589	5,978	4,759
Average first mortgage outstanding debt..... (dollars).....	3,570	3,576	4,251	2,947	-	-
Average value of property..... (dollars).....	5,768	5,752	6,043	5,459	-	-
Average annual estimated rental value..... (dollars).....	565	563	610	518	-	-
Average annual mortgage payment..... (dollars).....	441	443	465	423	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.4	12.4	10.9	14.3	-	-
Value of property.....	7.6	7.7	7.7	7.7	-	-
Estimated annual rental value.....	78.1	78.7	76.3	81.6	-	-
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	2,508	2,495	1,240	1,243	12	13
Average first mortgage outstanding debt..... (dollars).....	3,537	3,541	4,246	2,845	-	-
Average value of property..... (dollars).....	5,570	5,569	6,025	5,104	-	-
Average annual estimated rental value..... (dollars).....	553	553	609	495	-	-
Average annual mortgage payment..... (dollars).....	489	440	465	416	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.4	12.4	11.0	14.6	-	-
Value of property.....	7.9	7.9	7.7	8.1	-	-
Estimated annual rental value.....	79.4	79.6	76.3	84.0	-	-
Monthly mortgage payment—						
Under \$10.....	284	279	20	256	3	5
\$10 to \$14.....	146	145	23	121	1	1
\$15 to \$19.....	144	143	32	111	-	1
\$20 to \$24.....	169	167	68	98	1	2
\$25 to \$29.....	310	309	178	130	1	1
\$30 to \$39.....	634	633	435	196	2	1
\$40 to \$49.....	376	375	225	147	2	1
\$50 to \$59.....	217	217	138	79	-	-
\$60 to \$74.....	129	128	73	55	-	1
\$75 to \$99.....	67	67	36	30	1	-
\$100 and over.....	32	32	11	20	1	-
Average monthly mortgage payment..... (dollars).....	36.60	36.67	38.76	34.63	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	107	97	9	86	2	10
Average first mortgage outstanding debt..... (dollars).....	4,353	-	-	-	-	-
Average value of property..... (dollars).....	10,404	-	-	-	-	-
Average annual estimated rental value..... (dollars).....	838	-	-	-	-	-
Average annual mortgage payment..... (dollars).....	485	-	-	-	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.1	-	-	-	-	-
Value of property.....	4.7	-	-	-	-	-
Estimated annual rental value.....	57.8	-	-	-	-	-

## MORTGAGES—HOMES BUILT 1935 TO 1940

Table 1.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties	8,269	7,446	1,817	1,348	681	667	337	666	2,312	956	623
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness	7,504	6,876	1,671	1,259	635	624	323	639	2,098	886	628
Under \$500	1,341	1,286	115	132	59	73	4	125	754	156	55
\$500 to \$999	775	738	152	97	41	56	6	101	325	56	37
\$1,000 to \$1,499	633	593	185	84	29	55	9	70	198	47	40
\$1,500 to \$1,999	585	510	190	104	53	51	17	20	180	49	25
\$2,000 to \$2,499	639	577	216	108	51	57	17	33	149	54	62
\$2,500 to \$2,999	623	569	189	119	47	72	33	49	100	79	54
\$3,000 to \$3,999	1,329	1,164	320	230	119	111	91	125	205	193	165
\$4,000 to \$4,999	902	794	165	196	109	87	63	71	151	143	106
\$5,000 to \$5,999	449	402	99	106	69	37	36	34	55	72	47
\$6,000 to \$7,499	197	170	31	51	36	15	29	11	23	25	27
\$7,500 to \$9,999	55	51	6	22	15	7	11	-	6	6	4
\$10,000 to \$14,999	20	16	3	7	4	3	5	-	1	-	4
\$15,000 to \$19,999	5	5	-	2	2	-	2	-	-	1	-
\$20,000 and over	1	1	-	1	1	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate	7,804	7,094	1,776	1,310	665	645	327	655	2,123	903	710
Under 4.0%	92	92	11	10	5	5	4	10	50	7	-
4.0% to 4.4%	280	274	21	55	28	27	28	14	116	40	6
4.5% to 4.9%	7	7	1	3	-	3	-	3	-	-	-
5.0% to 5.4%	1,367	746	62	241	163	78	109	88	57	191	619
5.5% to 5.9%	4	4	-	-	-	-	-	-	3	-	-
6.0% to 6.4%	2,149	2,104	538	465	238	227	117	146	555	233	44
6.5% to 6.9%	45	44	11	12	10	2	1	8	2	10	2
7.0% to 7.4%	627	621	271	131	55	76	24	48	87	60	6
7.5% to 7.9%	6	6	2	-	-	-	-	8	1	-	-
8.0% and over	2,907	2,800	799	330	137	193	39	1,141	263	27	27
Average interest rate (percent)	5.36	5.43	5.56	5.25	5.17	5.34	4.91	5.50	5.55	5.32	4.62
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required	7,315	6,625	1,759	1,152	583	569	307	639	1,885	883	690
Real estate taxes included in payment	1,673	1,380	273	333	185	148	43	159	144	378	343
Monthly	1,601	1,268	267	318	179	139	41	153	125	363	333
Quarterly	3	3	-	2	-	2	-	-	-	1	-
Semiannual	11	11	2	2	1	1	1	-	4	2	-
Annual	9	9	-	2	1	1	-	2	4	1	-
Other	6	5	-	-	-	-	-	-	4	1	1
Not reporting frequency of payment	43	34	4	9	4	5	1	4	6	10	9
Real estate taxes not included in payment	5,520	5,189	1,465	800	390	410	262	472	1,702	488	331
Monthly	4,874	4,565	1,426	641	305	336	190	436	1,429	449	309
Quarterly	62	61	1	15	9	6	18	11	15	1	1
Semiannual	275	271	14	37	46	41	42	15	100	13	4
Annual	166	162	6	35	16	19	6	7	100	8	4
Other	33	33	3	5	4	1	1	-	12	18	-
Not reporting frequency of payment	110	97	15	17	10	7	5	3	46	11	13
Not reporting tax payment requirements	122	106	21	19	8	11	2	8	39	17	16
No principal payments required	350	344	34	78	35	43	14	16	166	36	16
Monthly	151	141	22	25	11	14	7	6	61	20	10
Quarterly	8	8	1	1	1	-	1	1	4	-	-
Semiannual	105	104	10	30	15	15	4	8	44	8	1
Annual	73	70	1	15	6	9	2	1	46	5	3
Other	11	10	-	4	1	3	-	-	5	1	1
Not reporting frequency of payment	12	11	-	3	1	2	-	-	6	2	1
Not reporting principal payment requirements	281	122	14	27	11	16	5	8	54	14	109
No regular payments required	363	355	10	91	52	39	11	3	207	33	8
Reporting debt and value	7,499	6,871	1,669	1,258	634	624	323	639	2,097	885	628
JUNIOR MORTGAGE											
First mortgage only	1,832	1,689	431	285	162	123	87	223	468	195	143
First and junior mortgage	60	51	19	4	3	1	2	5	20	1	9
With first mortgage, not reporting on junior mortgage	5,607	5,131	1,219	969	469	500	234	411	1,609	689	476
RELATION OF DEBT TO VALUE											
Value of property (dollars)	29,829,000	26,941,200	7,039,700	6,428,300	3,600,700	2,827,600	2,376,300	2,082,400	5,442,000	3,572,500	2,887,800
Average value (dollars)	3,978	3,921	4,218	5,110	5,679	4,581	7,357	3,259	2,595	4,037	4,598
Debt on first and junior mortgages (dollars)	18,136,300	16,217,400	4,207,000	3,700,600	2,064,300	1,636,300	1,291,700	1,403,500	3,204,900	2,409,700	1,918,900
Percent of value of property	60.8	60.2	59.8	57.6	57.3	57.9	54.4	67.4	58.9	67.5	66.4
Average debt (dollars)	2,418	2,360	2,521	2,942	3,256	2,622	3,999	2,196	1,528	2,723	3,056
Debt on first mortgage (dollars)	18,090,900	16,179,100	4,195,000	3,694,000	2,057,700	1,636,300	1,289,700	1,398,200	3,192,500	2,409,700	1,911,800
Percent of value of property	60.6	60.1	59.6	57.5	57.1	57.9	54.3	67.1	58.7	67.5	66.2
Average debt (dollars)	2,412	2,355	2,513	2,986	3,246	2,622	3,998	2,188	1,522	2,723	3,044

Table 2.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 1940.

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	5,104	5,818	1,330	4,417	71	286
Total first mortgage outstanding debt..... (dollars).....	15,410,100	14,801,000	4,629,700	10,079,100	92,200	609,100
Total annual mortgage payment..... (dollars).....	2,015,208	1,972,411	541,649	1,418,847	16,915	42,797
Average first mortgage outstanding debt..... (dollars).....	2,525	2,544	3,481	2,282	-	2,180
Average value of property..... (dollars).....	4,043	4,045	4,948	3,797	-	4,006
Average annual estimated rental value..... (dollars).....	424	425	516	400	-	409
Average annual mortgage payment..... (dollars).....	330	339	407	320	-	150
Percent which annual mortgage payment represents of—						
First mortgage debt.....	13.1	13.3	11.7	14.0	-	7.0
Value of property.....	8.2	8.4	8.2	8.4	-	3.7
Estimated annual rental value.....	77.9	79.8	79.0	80.0	-	36.6
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	5,584	5,461	1,322	4,074	65	123
Average first mortgage outstanding debt..... (dollars).....	2,540	2,548	3,480	2,267	-	2,182
Average value of property..... (dollars).....	3,953	3,962	4,939	3,670	-	3,563
Average annual estimated rental value..... (dollars).....	418	419	515	390	-	382
Average annual mortgage payment..... (dollars).....	336	339	407	319	-	196
Percent which annual mortgage payment represents of—						
First mortgage debt.....	13.2	13.3	11.7	14.1	-	9.0
Value of property.....	8.5	8.6	8.2	8.7	-	5.5
Estimated annual rental value.....	80.4	81.0	79.0	81.7	-	51.5
Monthly mortgage payment—						
Under \$10.....	552	497	44	442	11	55
\$10 to \$14.....	666	644	29	603	12	22
\$15 to \$19.....	525	511	63	436	12	14
\$20 to \$24.....	627	619	166	448	5	8
\$25 to \$29.....	816	808	253	544	11	8
\$30 to \$39.....	1,254	1,245	424	813	8	9
\$40 to \$49.....	574	571	168	399	4	3
\$50 to \$59.....	335	333	93	239	1	2
\$60 to \$74.....	128	128	51	77	-	-
\$75 to \$99.....	57	57	18	38	1	-
\$100 and over.....	50	48	13	35	-	2
Average monthly mortgage payment..... (dollars).....	28.01	28.27	33.91	26.57	-	16.37
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	520	357	8	343	6	163
Average first mortgage outstanding debt..... (dollars).....	2,359	2,432	-	2,458	-	2,090
Average value of property..... (dollars).....	5,009	5,315	-	5,305	-	4,340
Average annual estimated rental value..... (dollars).....	488	515	-	514	-	430
Average annual mortgage payment..... (dollars).....	266	335	-	335	-	114
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.3	13.5	-	13.6	-	5.5
Value of property.....	5.3	6.3	-	6.3	-	2.6
Estimated annual rental value.....	54.5	65.1	-	65.2	-	26.6

## MORTGAGES—HOMES BUILT 1935 TO 1940

Table 1.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties	7,119	6,297	2,021	855	628	227	735	510	1,143	1,033	822
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness	6,585	5,901	1,888	790	577	213	722	498	1,055	938	684
Under \$500	882	788	122	140	112	28	7	38	397	84	44
\$500 to \$999	512	471	160	57	54	13	8	40	162	34	41
\$1,000 to \$1,499	470	438	204	54	42	12	7	25	112	31	37
\$1,500 to \$1,999	499	458	197	57	36	21	15	39	88	57	46
\$2,000 to \$2,499	654	573	249	68	42	26	38	49	79	95	81
\$2,500 to \$2,999	713	623	260	75	52	23	39	57	56	136	90
\$3,000 to \$3,999	1,220	1,088	379	131	88	43	125	116	89	243	137
\$4,000 to \$4,999	815	715	182	93	69	24	174	60	45	161	100
\$5,000 to \$5,999	502	433	86	53	43	10	169	50	23	52	69
\$6,000 to \$6,999	229	204	39	30	24	6	78	19	13	25	25
\$7,000 to \$7,999	81	70	10	16	11	5	31	2	1	10	11
\$8,000 to \$8,999	45	42	-	4	3	1	30	1	-	7	3
\$9,000 to \$9,999	10	10	-	1	-	1	4	2	-	3	-
\$10,000 to \$14,999	10	10	-	1	-	1	-	-	-	-	-
\$15,000 to \$19,999	10	10	-	1	-	1	-	-	-	-	-
\$20,000 and over	3	3	-	1	1	-	2	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate	6,722	6,010	1,954	816	602	214	720	491	1,046	938	712
Under 4.0%	36	35	7	2	2	-	1	2	18	5	1
4.0%	185	130	20	13	9	4	13	13	49	17	5
4.1% to 4.4%	19	19	-	8	8	-	2	1	1	7	-
4.5%	1,257	661	115	115	88	27	181	70	27	203	596
4.6% to 4.9%	4	4	1	-	-	-	1	-	-	2	-
5.0%	1,780	1,708	368	221	166	65	352	185	177	405	72
5.1% to 5.4%	42	41	5	8	6	2	15	4	1	8	1
5.5%	561	555	165	63	46	17	142	47	33	105	6
5.6% to 5.9%	5	5	4	-	-	-	-	1	-	-	-
6.0%	2,122	2,102	909	262	191	71	51	185	576	169	20
6.1% to 6.4%	6	6	4	-	-	-	-	2	-	-	-
6.5%	91	90	64	9	1	8	2	4	8	3	1
6.6% to 6.9%	2	2	2	-	-	-	-	-	-	-	-
7.0%	313	309	162	25	18	7	4	22	72	24	4
7.1% to 7.4%	36	37	29	1	-	1	-	-	3	4	1
7.5%	11	11	5	-	-	-	-	-	2	4	-
7.6% to 7.9%	6	6	5	-	-	-	-	-	-	1	-
8.0% and over	294	289	89	89	77	12	1	5	79	26	5
Average interest rate (percent)	5.51	5.61	5.87	5.69	5.72	5.61	5.07	5.37	5.89	5.27	4.65
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required	6,462	5,746	1,949	741	539	202	714	481	899	962	716
Real estate taxes included in payment	3,516	2,975	977	376	277	99	410	284	222	706	541
Monthly	3,360	2,834	950	364	268	96	393	270	189	668	525
Quarterly	9	8	-	1	1	-	3	-	3	1	1
Semiannual	12	12	2	2	1	1	1	2	4	1	-
Annual	5	5	-	1	1	-	-	-	-	-	-
Other	3	3	1	6	6	-	-	1	1	-	-
Not reporting frequency of payment	127	118	24	8	2	2	18	11	21	36	14
Real estate taxes not included in payment	2,865	2,703	953	356	255	101	302	191	657	244	162
Monthly	2,503	2,360	906	296	208	88	254	144	546	214	143
Quarterly	42	42	4	9	8	1	11	3	14	1	-
Semiannual	170	165	11	25	16	9	28	85	55	11	5
Annual	70	69	6	17	16	1	3	5	31	7	1
Other	12	12	-	2	2	-	2	1	4	3	-
Not reporting frequency of payment	68	55	26	7	5	2	4	3	7	8	13
Not reporting tax payment requirements	81	68	19	9	7	2	2	6	20	12	13
No principal payments required	195	183	26	36	24	12	10	12	88	11	12
Monthly	90	79	20	13	7	6	5	7	30	4	11
Quarterly	3	3	-	-	-	-	1	-	2	-	-
Semiannual	56	56	1	18	18	5	1	4	30	2	-
Annual	28	28	-	2	2	-	2	1	21	2	-
Other	7	7	1	1	1	-	-	-	3	2	-
Not reporting frequency of payment	11	10	4	2	1	1	1	-	2	1	1
Not reporting principal payment requirements	289	199	40	39	35	4	7	10	53	50	90
No regular payments required	173	169	6	39	30	9	4	7	103	10	4
Reporting debt and value	6,578	5,895	1,886	790	577	213	721	498	1,064	938	683
JUNIOR MORTGAGE											
First mortgage only	2,196	2,018	650	277	196	81	413	200	232	246	178
First and junior mortgage	54	46	15	4	4	-	8	9	7	3	8
With first mortgage, not reporting on junior mort- gage	4,328	3,831	1,221	509	377	132	300	289	825	687	497
RELATION OF DEBT TO VALUE											
Value of property (dollars)	28,523,600	25,622,300	7,595,700	3,475,700	2,426,100	1,049,600	5,351,100	2,265,800	2,713,500	4,220,500	3,001,300
Average value (dollars)	4,351	4,346	4,027	4,400	4,205	4,928	7,422	4,550	2,550	4,509	4,394
Debt on first and junior mortgages (dollars)	18,350,900	16,236,500	4,752,000	2,108,000	1,518,000	590,000	3,546,100	1,475,400	1,469,000	2,885,000	2,114,400
Percent of value of property	64.1	63.4	62.6	60.6	62.6	56.2	66.3	65.1	54.1	68.4	70.4
Average debt (dollars)	2,790	2,754	2,520	2,668	2,631	2,770	4,918	2,963	1,381	3,088	3,096
Debt on first mortgage (dollars)	18,304,400	16,196,900	4,739,100	2,098,900	1,508,900	590,000	3,537,500	1,469,000	1,466,700	2,885,700	2,107,500
Percent of value of property	63.9	63.2	62.4	60.4	62.2	56.2	66.1	64.8	54.1	68.4	70.2
Average debt (dollars)	2,783	2,748	2,513	2,657	2,615	2,770	4,906	2,950	1,378	3,083	3,085



Table 2.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	5,579	5,429	3,001	2,378	50	150
Total first mortgage outstanding debt..... (dollars).....	16,231,100	15,985,000	10,173,200	5,716,400	95,400	246,100
Total annual mortgage payment..... (dollars).....	2,114,952	2,095,497	1,229,216	850,705	15,576	19,455
Average first mortgage outstanding debt..... (dollars).....	2,909	2,944	2,390	2,404	-	1,641
Average value of property..... (dollars).....	4,459	4,489	4,740	4,206	-	3,379
Average annual estimated rental value..... (dollars).....	458	461	490	427	-	355
Average annual mortgage payment..... (dollars).....	379	386	410	358	-	130
Percent which annual mortgage payment represents of—						
First mortgage debt.....	13.0	13.1	12.1	14.9	-	7.9
Value of property.....	8.5	8.6	8.6	8.5	-	8.8
Estimated annual rental value.....	82.7	83.7	83.5	83.7	-	36.6
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	5,288	5,213	2,982	2,181	50	75
Average first mortgage outstanding debt..... (dollars).....	2,927	2,944	3,383	2,367	-	-
Average value of property..... (dollars).....	4,393	4,414	4,721	4,090	-	-
Average annual estimated rental value..... (dollars).....	454	456	488	416	-	-
Average annual mortgage payment..... (dollars).....	384	387	410	358	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	13.1	13.2	12.1	15.1	-	-
Value of property.....	8.7	8.8	8.7	8.9	-	-
Estimated annual rental value.....	84.6	84.9	84.0	86.1	-	-
Monthly mortgage payment—						
Under \$10.....	311	276	91	180	5	35
\$10 to \$14.....	375	362	94	261	7	13
\$15 to \$19.....	425	420	172	242	6	5
\$20 to \$24.....	535	528	323	297	8	7
\$25 to \$29.....	838	833	481	346	6	5
\$30 to \$39.....	1,426	1,420	956	451	13	6
\$40 to \$49.....	660	656	465	189	2	4
\$50 to \$59.....	315	315	216	97	2	-
\$60 to \$74.....	188	188	124	64	-	-
\$75 to \$99.....	78	78	45	38	-	-
\$100 and over.....	37	37	15	21	1	-
Average monthly mortgage payment..... (dollars).....	32.00	32.26	34.16	29.81	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	291	216	19	197	-	75
Average first mortgage outstanding debt..... (dollars).....	2,590	2,949	-	2,807	-	-
Average value of property..... (dollars).....	5,664	6,300	-	6,159	-	-
Average annual estimated rental value..... (dollars).....	535	533	-	558	-	-
Average annual mortgage payment..... (dollars).....	290	357	-	353	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.2	12.1	-	12.7	-	-
Value of property.....	5.1	5.7	-	5.8	-	-
Estimated annual rental value.....	54.2	61.2	-	64.1	-	-

## MORTGAGES—HOMES BUILT 1935 TO 1940

Table 1.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties	8,539	7,792	3,100	1,577	1,202	375	709	536	1,144	726	747
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness	7,772	7,168	2,883	1,462	1,131	332	658	524	1,012	628	604
Under \$500	965	935	135	227	177	50	7	5	484	76	30
\$500 to \$999	698	659	290	167	122	45	8	7	158	84	39
\$1,000 to \$1,499	601	571	303	135	98	37	7	6	85	35	30
\$1,500 to \$1,999	620	589	346	108	74	34	11	15	67	42	31
\$2,000 to \$2,499	684	643	351	124	87	37	29	26	54	59	41
\$2,500 to \$2,999	646	600	313	105	81	24	35	33	52	62	46
\$3,000 to \$3,999	1,230	1,118	501	224	179	45	129	88	43	128	117
\$4,000 to \$4,999	1,032	933	324	155	123	32	150	178	31	95	99
\$5,000 to \$5,999	725	638	190	119	103	16	128	115	21	65	87
\$6,000 to \$7,499	361	307	96	55	51	4	91	86	10	19	54
\$7,500 to \$9,999	180	111	20	25	21	4	44	9	6	7	19
\$10,000 to \$14,999	65	55	11	17	18	4	20	3	1	4	10
\$15,000 to \$19,999	10	10	1	2	2	-	3	1	1	2	-
\$20,000 and over	5	4	2	-	-	-	1	1	1	-	1
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate	8,089	7,458	3,001	1,526	1,163	363	697	520	1,043	671	631
Under 4.0%	56	55	15	4	3	1	1	1	11	28	1
4.0% to 4.4%	149	147	47	22	19	3	12	2	37	27	1
4.5% to 4.9%	2	2	-	-	-	-	1	1	-	-	-
5.0% to 5.4%	1,021	493	140	111	95	16	89	49	13	91	528
5.5% to 5.9%	2	2	1	-	-	-	-	-	-	-	-
6.0% to 6.4%	1,610	1,569	403	286	236	50	323	295	94	167	41
6.5% to 6.9%	30	28	8	8	6	2	8	2	1	2	2
7.0% to 7.4%	575	560	198	91	71	20	129	64	13	65	15
7.5% to 7.9%	3	3	3	-	-	-	-	-	-	-	-
8.0% and over	4,494	4,452	2,136	945	688	257	132	102	844	293	42
Average interest rate (percent)	5.55	5.62	5.74	5.71	5.67	5.81	5.20	5.22	5.84	5.38	4.66
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required	7,594	6,960	2,989	1,260	953	307	694	525	853	639	634
Real estate taxes included in payment	2,680	2,234	828	424	365	59	202	389	101	290	396
Monthly	2,504	2,127	787	403	346	57	193	379	89	276	377
Quarterly	5	5	1	2	2	-	2	-	-	-	-
Semiannual	11	11	4	3	2	1	1	1	1	2	-
Annual	16	13	3	3	2	1	1	-	6	1	3
Other	13	13	6	3	3	-	-	-	3	-	-
Not reporting frequency of payment	61	65	28	10	10	-	5	9	3	10	16
Real estate taxes not included in payment	4,807	4,581	2,090	809	568	241	463	134	735	330	226
Monthly	3,969	3,763	1,904	558	427	176	427	114	494	266	206
Quarterly	90	86	3	44	29	15	15	1	16	7	4
Semiannual	219	213	11	97	67	30	15	8	57	25	6
Annual	235	233	5	76	64	12	2	1	132	17	2
Other	128	126	85	15	12	3	-	3	21	2	2
Not reporting frequency of payment	166	160	28	19	14	5	24	7	15	13	6
Not reporting tax payment requirements	157	145	71	27	20	7	9	2	17	19	12
No principal payments required	348	337	60	124	92	32	8	6	101	38	11
Monthly	158	150	55	43	25	18	6	3	19	24	8
Quarterly	17	17	1	8	4	4	1	-	3	4	-
Semiannual	56	55	-	34	29	5	1	2	12	6	1
Annual	97	95	1	32	28	4	-	-	59	3	2
Other	7	7	1	3	3	-	-	-	3	-	-
Not reporting frequency of payment	13	13	2	4	3	1	-	1	5	1	-
Not reporting principal payment requirements	264	165	42	89	31	8	5	5	47	27	99
No regular payments required	833	330	9	154	126	28	2	-	143	22	3
Reporting debt and value	7,768	7,164	2,883	1,462	1,131	331	658	524	1,009	628	604
JUNIOR MORTGAGE											
First mortgage only	1,103	1,055	546	168	142	26	105	45	103	88	48
First and junior mortgage	208	185	110	27	17	10	11	4	19	14	23
With first mortgage, not reporting on junior mortgage	6,457	5,924	2,227	1,267	972	295	542	475	887	526	533
RELATION OF DEBT TO VALUE											
Value of property (dollars)	35,389,500	32,210,200	12,312,700	6,510,400	5,173,600	1,336,800	5,244,400	3,175,500	2,141,000	2,826,200	3,179,300
Average value (dollars)	4,556	4,496	4,271	4,453	4,574	4,039	7,970	6,060	2,122	4,500	5,264
Debt on first and junior mortgages (dollars)	22,503,500	20,189,200	7,837,300	3,855,300	3,099,100	756,200	3,181,900	2,281,800	1,147,900	1,885,000	2,314,300
Percent of value of property	63.6	62.7	63.7	59.2	59.9	56.6	60.7	71.9	53.6	66.7	72.8
Average debt (dollars)	2,897	2,818	2,718	2,637	2,740	2,285	4,836	4,355	1,138	3,002	3,932
Debt on first mortgage (dollars)	22,361,800	20,067,500	7,768,400	3,831,900	3,085,000	748,900	3,164,900	2,279,700	1,145,500	1,877,100	2,294,300
Percent of value of property	68.2	62.3	63.1	58.9	59.6	56.0	60.3	71.8	53.5	66.4	72.2
Average debt (dollars)	2,879	2,801	2,695	2,621	2,726	2,263	4,810	4,351	1,135	2,989	3,799

Table 2.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	6,813	6,058	2,264	3,708	86	260
Total first mortgage outstanding debt..... (dollars).....	19,178,500	18,658,700	8,828,500	9,566,500	268,700	514,800
Total annual mortgage payment..... (dollars).....	2,469,979	2,481,956	1,016,801	1,376,271	39,384	38,023
Average first mortgage outstanding debt..... (dollars).....	3,087	3,088	3,900	2,583	-	1,980
Average value of property..... (dollars).....	4,696	4,739	5,350	4,349	-	2,687
Average annual estimated rental value..... (dollars).....	474	479	546	436	-	375
Average annual mortgage payment..... (dollars).....	391	402	449	372	-	146
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.9	13.0	11.5	14.4	-	7.4
Value of property.....	8.3	8.5	8.4	8.5	-	4.0
Estimated annual rental value.....	82.5	83.9	82.2	85.3	-	39.0
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	5,811	5,686	2,248	3,361	77	125
Average first mortgage outstanding debt..... (dollars).....	3,137	3,150	3,894	2,649	-	2,544
Average value of property..... (dollars).....	4,762	4,775	5,342	4,379	-	4,136
Average annual estimated rental value..... (dollars).....	481	482	544	439	-	425
Average annual mortgage payment..... (dollars).....	403	406	448	379	-	199
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.9	12.9	11.5	14.3	-	7.8
Value of property.....	8.5	8.5	8.4	8.6	-	4.8
Estimated annual rental value.....	83.8	84.5	82.4	86.3	-	46.8
Monthly mortgage payment—						
Under \$10.....	392	349	40	301	8	43
\$10 to \$14.....	509	466	43	437	6	23
\$15 to \$19.....	538	523	89	428	6	15
\$20 to \$24.....	685	622	197	419	6	13
\$25 to \$29.....	901	891	368	515	8	10
\$30 to \$39.....	1,390	1,377	699	664	14	13
\$40 to \$49.....	770	765	442	307	16	5
\$50 to \$59.....	379	378	206	155	7	1
\$60 to \$74.....	175	173	112	61	-	2
\$75 to \$99.....	68	68	35	30	3	-
\$100 and over.....	54	54	17	34	3	-
Average monthly mortgage payment..... (dollars).....	33.59	33.97	37.33	31.55	-	16.59
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	502	367	16	342	9	135
Average first mortgage outstanding debt..... (dollars).....	1,885	2,042	-	1,942	-	1,458
Average value of property..... (dollars).....	3,929	4,189	-	4,054	-	3,224
Average annual estimated rental value..... (dollars).....	398	424	-	406	-	328
Average annual mortgage payment..... (dollars).....	254	312	-	303	-	97
Percent which annual mortgage payment represents of—						
First mortgage debt.....	13.5	15.3	-	15.6	-	6.7
Value of property.....	6.5	7.4	-	7.5	-	3.0
Estimated annual rental value.....	63.8	73.6	-	74.6	-	29.7

Table 1a.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE CITY OF LOUISVILLE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties.....	1,350	1,251	716	162	125	37	131	83	49	110	99
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness.....	1,306	1,215	697	160	124	36	126	81	46	105	91
Under \$500.....	43	42	12	3	2	1	2	2	13	5	1
\$500 to \$999.....	37	31	28	3	1	2	1	1	3	—	6
\$1,000 to \$1,499.....	61	57	42	5	4	1	2	1	4	3	4
\$1,500 to \$1,999.....	102	100	83	4	2	2	3	4	2	4	2
\$2,000 to \$2,499.....	169	161	118	14	9	5	8	5	3	13	8
\$2,500 to \$2,999.....	169	163	111	13	8	5	10	11	5	13	6
\$3,000 to \$3,999.....	335	309	169	49	39	10	35	27	2	27	26
\$4,000 to \$4,999.....	199	183	87	29	24	5	25	19	2	21	16
\$5,000 to \$5,999.....	103	90	28	23	19	4	16	5	5	13	13
\$6,000 to \$7,499.....	41	35	13	4	4	—	11	3	1	3	6
\$7,500 to \$9,999.....	23	21	5	6	5	1	8	—	1	1	2
\$10,000 to \$14,999.....	18	18	4	7	7	—	4	1	—	2	—
\$15,000 to \$19,999.....	2	2	—	—	—	—	1	1	—	—	—
\$20,000 and over.....	4	3	2	—	—	—	—	1	—	—	1
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate.....	1,275	1,192	688	158	123	35	128	79	40	99	83
Under 4.0%.....	9	9	5	—	—	—	—	1	—	3	—
4.0%.....	12	12	—	3	1	2	5	—	1	3	—
4.1% to 4.4%.....	—	—	—	—	—	—	—	—	—	—	—
4.5%.....	218	148	70	28	24	4	28	8	1	13	70
4.6% to 4.9%.....	—	—	—	—	—	—	—	—	—	—	—
5.0%.....	313	303	111	59	53	6	48	32	7	46	10
5.1% to 5.4%.....	3	3	2	—	—	—	—	1	—	—	—
5.5%.....	111	110	46	14	12	2	26	12	2	10	1
5.6% to 5.9%.....	1	1	1	—	—	—	—	—	—	—	—
6.0%.....	595	593	445	51	32	19	21	24	29	23	2
6.1% to 6.4%.....	—	—	—	—	—	—	—	—	—	—	—
6.5%.....	4	4	1	2	1	1	—	—	—	1	—
6.6% to 6.9%.....	2	2	2	—	—	—	—	—	—	—	—
7.0%.....	5	5	4	—	—	—	—	1	—	—	—
7.1% to 7.4%.....	—	—	—	—	—	—	—	—	—	—	—
7.5%.....	1	1	—	1	—	1	—	—	—	—	—
7.6% to 7.9%.....	—	—	—	—	—	—	—	—	—	—	—
8.0% and over.....	1	1	1	—	—	—	—	—	—	—	—
Average interest rate..... (percent).....	5.42	5.48	5.64	5.29	5.22	—	5.12	—	—	—	—
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required.....	1,280	1,191	690	151	116	35	130	82	35	103	89
Real estate taxes included in payment.....	680	608	350	83	71	12	46	59	8	62	72
Monthly.....	639	574	328	81	69	12	45	56	6	58	65
Quarterly.....	4	1	1	—	—	—	—	—	—	—	—
Semiannual.....	4	4	3	—	—	—	—	—	—	1	—
Annual.....	3	3	2	1	1	—	—	—	—	—	—
Other.....	3	3	2	1	1	—	—	—	—	—	—
Not reporting frequency of payment.....	30	23	14	—	—	—	1	3	2	3	7
Real estate taxes not included in payment.....	590	576	338	67	45	22	83	22	26	40	14
Monthly.....	518	504	299	56	37	19	75	20	23	31	14
Quarterly.....	4	4	—	1	1	—	2	—	—	—	—
Semiannual.....	27	27	6	7	5	2	5	1	1	7	—
Annual.....	3	3	—	1	1	—	—	—	2	—	—
Other.....	19	19	17	—	—	—	—	1	—	1	—
Not reporting frequency of payment.....	19	19	16	2	1	1	1	—	—	—	—
Not reporting tax payment requirements.....	10	7	2	1	—	1	1	1	1	1	3
No principal payments required.....	36	36	13	6	5	1	1	1	5	5	—
Monthly.....	23	23	15	4	3	1	—	1	3	5	—
Quarterly.....	1	1	—	—	—	—	—	—	1	—	—
Semiannual.....	2	2	—	1	1	—	1	—	—	—	—
Annual.....	—	—	—	—	—	—	—	—	—	—	—
Other.....	2	2	1	—	—	—	—	—	1	—	—
Not reporting frequency of payment.....	3	3	2	1	1	—	—	—	—	—	—
Not reporting principal payment requirements.....	32	22	8	3	2	1	—	—	9	2	10
No regular payments required.....	2	2	—	2	2	—	—	—	—	—	—
Reporting debt and value.....	1,306	1,215	697	160	124	36	126	81	46	105	91
JUNIOR MORTGAGE											
First mortgage only.....	393	382	244	39	33	6	32	27	13	27	11
First and junior mortgage.....	82	75	57	7	4	3	3	1	4	3	7
With first mortgage, not reporting on junior mort- gage.....	831	758	396	114	87	27	91	53	29	75	73
RELATION OF DEBT TO VALUE											
Value of property..... (dollars).....	6,883,600	6,480,800	3,153,800	1,030,300	836,700	191,600	972,900	567,100	145,100	561,600	452,800
Average value..... (dollars).....	5,271	5,293	4,525	6,439	6,764	—	7,721	—	—	5,349	—
Debt on first and junior mortgages..... (dollars).....	4,547,800	4,145,300	2,112,800	654,400	536,500	117,900	568,800	352,600	85,800	370,900	402,000
Percent of value of property.....	65.1	64.5	67.0	63.5	64.0	—	58.5	—	—	66.0	—
Average debt..... (dollars).....	3,432	3,412	3,031	4,090	4,327	—	4,514	—	—	3,582	—
Debt on first mortgage..... (dollars).....	4,492,200	4,094,300	2,076,500	645,800	532,400	113,400	564,400	352,100	85,100	370,400	397,900
Percent of value of property.....	65.3	63.7	65.8	62.7	63.5	—	58.0	—	—	66.0	—
Average debt..... (dollars).....	3,440	3,370	2,979	4,036	4,294	—	4,479	—	—	3,523	—

**Table 2a.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF LOUISVILLE: 1940**

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	1,143	1,113	598	508	7	30
Total first mortgage outstanding debt.....(dollars)	3,979,700	3,885,900	2,136,600	1,717,400	31,900	98,800
Total annual mortgage payment.....(dollars)	468,205	460,285	258,038	198,321	3,876	7,970
Average first mortgage outstanding debt.....(dollars)	3,482	3,491	3,573	3,381	-	-
Average value of property.....(dollars)	5,166	5,175	4,806	5,578	-	-
Average annual estimated rental value.....(dollars)	548	547	519	577	-	-
Average annual mortgage payment.....(dollars)	410	414	432	390	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.8	11.8	12.1	11.5	-	-
Value of property.....	7.9	8.0	9.0	7.0	-	-
Estimated annual rental value.....	74.8	75.5	83.1	67.6	-	-
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	1,103	1,076	590	479	7	27
Average first mortgage outstanding debt.....(dollars)	3,441	3,457	3,542	3,337	-	-
Average value of property.....(dollars)	5,023	5,045	4,733	5,393	-	-
Average annual estimated rental value.....(dollars)	531	532	510	556	-	-
Average annual mortgage payment.....(dollars)	403	408	426	383	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.7	11.8	12.0	11.5	-	-
Value of property.....	8.0	8.1	9.0	7.1	-	-
Estimated annual rental value.....	76.0	76.6	83.4	69.0	-	-
Monthly mortgage payment—						
Under \$10.....	25	19	-	19	-	6
\$10 to \$14.....	33	27	5	22	-	6
\$15 to \$19.....	67	62	12	50	-	5
\$20 to \$24.....	132	129	58	70	1	3
\$25 to \$29.....	261	261	162	98	1	-
\$30 to \$39.....	313	309	187	120	2	4
\$40 to \$49.....	138	137	88	48	1	1
\$50 to \$59.....	74	73	44	29	-	1
\$60 to \$74.....	35	34	23	11	-	1
\$75 to \$99.....	11	11	5	4	2	-
\$100 and over.....	14	14	6	8	-	-
Average monthly mortgage payment.....(dollars)	33.62	33.97	35.46	31.95	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	40	37	8	29	-	3
Average first mortgage outstanding debt.....(dollars)	-	-	-	-	-	-
Average value of property.....(dollars)	-	-	-	-	-	-
Average annual estimated rental value.....(dollars)	-	-	-	-	-	-
Average annual mortgage payment.....(dollars)	-	-	-	-	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	-	-	-	-	-	-
Value of property.....	-	-	-	-	-	-
Estimated annual rental value.....	-	-	-	-	-	-

Table 1b.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE LOUISVILLE METROPOLITAN DISTRICT: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties.....	3,616	3,268	1,504	476	350	126	338	421	258	271	348
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness.....	3,514	3,187	1,475	458	343	115	331	416	249	258	327
Under \$500.....	219	212	33	22	17	5	6	5	114	32	7
\$500 to \$999.....	176	164	91	22	17	5	3	4	93	11	12
\$1,000 to \$1,499.....	210	197	132	23	18	10	3	4	22	8	13
\$1,500 to \$1,999.....	271	264	187	30	15	15	7	7	24	9	7
\$2,000 to \$2,499.....	322	304	209	32	22	10	13	13	24	18	18
\$2,500 to \$2,999.....	294	284	185	30	23	7	17	21	12	19	10
\$3,000 to \$3,999.....	661	589	289	97	70	27	72	72	12	47	72
\$4,000 to \$4,999.....	617	558	195	76	58	18	72	159	9	47	59
\$5,000 to \$5,999.....	424	355	92	64	52	12	60	91	5	43	59
\$6,000 to \$7,499.....	193	156	41	32	29	3	43	28	3	9	37
\$7,500 to \$9,999.....	79	64	12	13	12	1	23	8	2	4	15
\$10,000 to \$14,999.....	38	31	7	11	9	2	7	2	1	4	7
\$15,000 to \$19,999.....	5	5	1	1	1	-	2	1	-	1	-
\$20,000 and over.....	5	4	2	-	-	-	1	1	-	-	1
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate.....	3,480	3,169	1,465	467	344	123	335	410	234	258	311
Under 4.0%.....	31	31	7	2	1	1	-	1	4	17	-
4.0%.....	49	48	8	12	9	3	9	1	8	10	1
4.1% to 4.4%.....	1	1	-	-	-	-	-	1	-	-	-
4.5%.....	612	333	104	77	61	16	55	38	7	52	279
4.6% to 4.9%.....	-	-	-	-	-	-	-	-	-	-	-
5.0%.....	885	872	224	132	107	25	166	250	28	72	13
5.1% to 5.4%.....	12	12	4	3	2	1	3	2	-	-	-
5.5%.....	294	290	123	38	28	10	45	48	5	31	4
5.6% to 5.9%.....	1	1	1	-	-	-	-	-	-	-	-
6.0%.....	1,564	1,552	976	197	133	64	56	67	181	75	12
6.1% to 6.4%.....	-	-	-	-	-	-	-	-	-	-	-
6.5%.....	6	6	2	2	1	1	1	-	-	1	-
6.6% to 6.9%.....	2	2	2	2	1	-	-	-	-	-	-
7.0%.....	15	13	9	2	1	1	-	2	-	-	2
7.1% to 7.4%.....	-	-	-	-	-	-	-	-	-	-	-
7.5%.....	1	1	-	1	-	-	-	-	-	-	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	7	7	5	1	1	-	-	-	1	-	-
Average interest rate..... (percent).....	5.39	5.47	5.69	5.38	5.33	5.51	5.13	5.18	5.71	5.09	4.61
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required.....	3,446	3,124	1,466	444	325	119	332	418	216	248	322
Real estate taxes included in payment.....	1,786	1,582	683	211	170	41	117	339	33	149	254
Monthly.....	1,718	1,473	550	206	165	41	115	331	30	141	245
Quarterly.....	7	7	1	-	-	-	-	-	-	-	-
Semiannual.....	4	4	2	1	1	-	1	1	-	-	-
Annual.....	6	6	4	1	1	-	-	-	-	1	-
Other.....	50	41	22	3	3	-	1	7	2	6	9
Not reporting frequency of payment.....	-	-	-	-	-	-	-	-	-	-	-
Real estate taxes not included in payment.....	1,644	1,579	779	230	154	76	213	78	182	97	65
Monthly.....	1,441	1,380	697	195	127	68	190	67	150	81	61
Quarterly.....	18	18	-	5	3	2	8	1	2	2	-
Semiannual.....	66	66	8	22	17	5	11	6	11	8	-
Annual.....	22	21	-	3	3	-	1	-	16	1	1
Other.....	57	57	51	-	-	-	-	1	3	2	-
Not reporting frequency of payment.....	40	37	23	5	4	1	3	3	-	3	3
Not reporting tax payment requirements.....	16	13	4	3	1	2	2	1	1	2	3
No principal payments required.....	85	82	25	23	19	4	4	2	12	16	3
Monthly.....	53	50	22	11	8	3	3	2	3	9	3
Quarterly.....	4	4	-	3	3	-	-	-	1	-	-
Semiannual.....	10	10	-	5	4	1	1	-	4	-	-
Annual.....	12	12	-	3	3	-	-	-	2	7	-
Other.....	2	2	1	-	-	-	-	-	1	-	-
Not reporting frequency of payment.....	4	4	2	1	1	-	-	-	1	-	-
Not reporting principal payment requirements.....	57	34	13	4	2	2	2	1	12	2	23
No regular payments required.....	28	28	-	5	4	1	-	-	18	5	-
Reporting debt and value.....	3,514	3,187	1,475	458	343	115	331	416	249	258	327
JUNIOR MORTGAGE											
First mortgage only.....	708	679	400	93	74	19	47	38	46	55	29
First and junior mortgage.....	138	124	89	15	8	7	6	3	6	5	9
With first mortgage, not reporting on junior mort- gage.....	2,673	2,384	986	350	261	89	278	375	197	198	289
RELATION OF DEBT TO VALUE											
Value of property..... (dollars).....	18,464,300	16,496,900	6,623,500	2,771,900	2,161,600	610,300	2,625,000	2,606,400	562,700	1,307,400	1,967,400
Average value..... (dollars).....	5,264	5,176	4,491	6,052	6,302	5,307	7,931	6,265	2,260	5,067	6,017
Debt on first and junior mortgages..... (dollars).....	12,143,900	10,653,900	4,325,500	1,698,900	1,336,600	362,300	1,577,100	1,873,100	303,200	876,100	1,490,000
Percent of value of property.....	65.8	64.6	65.3	61.3	61.8	59.4	60.1	71.9	53.9	67.0	75.7
Average debt..... (dollars).....	3,456	3,343	2,933	3,709	3,897	3,150	4,765	4,503	1,218	3,396	4,557
Debt on first mortgage..... (dollars).....	12,046,700	10,567,000	4,266,200	1,684,300	1,327,700	356,600	1,568,100	1,871,300	302,300	874,900	1,479,700
Percent of value of property.....	65.2	64.1	64.4	60.8	61.4	58.4	59.7	71.8	53.7	66.9	75.2
Average debt..... (dollars).....	3,428	3,316	2,892	3,678	3,871	3,101	4,737	4,498	1,214	3,391	4,525

Table 2b.-PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE LOUISVILLE METROPOLITAN DISTRICT: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	3,156	3,085	1,634	1,438	13	71
Total first mortgage outstanding debt.....(dollars)	11,049,800	10,864,900	6,555,190	4,264,000	45,800	184,900
Total annual mortgage payment.....(dollars)	1,245,175	1,230,287	730,879	493,907	5,501	14,888
Average first mortgage outstanding debt.....(dollars)	3,501	3,522	4,012	2,965	-	-
Average value of property.....(dollars)	5,268	5,285	5,469	5,065	-	-
Average annual estimated rental value.....(dollars)	531	532	557	503	-	-
Average annual mortgage payment.....(dollars)	395	399	447	343	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.3	11.3	11.1	11.6	-	-
Value of property.....	7.5	7.5	8.2	6.8	-	-
Estimated annual rental value.....	74.3	74.9	80.3	68.3	-	-
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	3,034	2,986	1,622	1,352	12	48
Average first mortgage outstanding debt.....(dollars)	3,503	3,512	3,999	2,927	-	-
Average value of property.....(dollars)	5,191	5,200	5,438	4,903	-	-
Average annual estimated rental value.....(dollars)	523	524	554	487	-	-
Average annual mortgage payment.....(dollars)	394	396	445	337	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.2	11.3	11.1	11.5	-	-
Value of property.....	7.6	7.6	8.2	6.9	-	-
Estimated annual rental value.....	75.3	75.6	80.4	69.1	-	-
Monthly mortgage payment—						
Under \$10.....	147	136	15	120	1	11
\$10 to \$14.....	184	174	27	146	1	10
\$15 to \$19.....	226	220	50	170	-	6
\$20 to \$24.....	318	312	126	184	2	6
\$25 to \$29.....	482	478	279	198	1	4
\$30 to \$39.....	838	833	545	286	2	5
\$40 to \$49.....	444	440	310	128	2	4
\$50 to \$59.....	211	210	147	62	1	1
\$60 to \$74.....	117	116	89	27	-	1
\$75 to \$99.....	44	44	25	17	2	-
\$100 and over.....	23	23	9	14	-	-
Average monthly mortgage payment.....(dollars)	32.82	33.02	37.10	28.09	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	122	99	12	86	1	23
Average first mortgage outstanding debt.....(dollars)	3,452	-	-	-	-	-
Average value of property.....(dollars)	7,183	-	-	-	-	-
Average annual estimated rental value.....(dollars)	717	-	-	-	-	-
Average annual mortgage payment.....(dollars)	412	-	-	-	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.9	-	-	-	-	-
Value of property.....	5.7	-	-	-	-	-
Estimated annual rental value.....	57.5	-	-	-	-	-

Table 1.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties.....	11,908	11,156	4,781	1,497	1,066	431	451	351	2,669	1,407	752
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness.....	11,029	10,428	4,533	1,408	1,002	406	433	344	2,436	1,274	601
Under \$500.....	2,400	2,315	259	363	245	118	3	54	1,816	321	85
\$500 to \$999.....	1,255	1,190	361	197	141	56	3	40	455	134	65
\$1,000 to \$1,499.....	910	853	417	134	96	38	7	23	191	51	57
\$1,500 to \$1,999.....	853	796	454	95	67	28	10	17	143	77	75
\$2,000 to \$2,499.....	899	823	480	109	77	32	12	24	104	54	76
\$2,500 to \$2,999.....	768	700	371	101	77	24	29	24	49	126	68
\$3,000 to \$3,999.....	1,732	1,630	897	223	164	59	95	74	91	250	102
\$4,000 to \$4,999.....	1,178	1,127	697	105	80	25	113	49	39	124	51
\$5,000 to \$5,999.....	555	533	329	43	28	15	69	22	25	45	22
\$6,000 to \$7,499.....	298	282	172	26	19	7	35	12	19	18	11
\$7,500 to \$9,999.....	105	99	58	7	5	2	27	3	2	2	6
\$10,000 to \$14,999.....	67	66	35	3	2	1	23	2	1	2	1
\$15,000 to \$19,999.....	11	11	3	1	1	-	6	-	1	-	-
\$20,000 and over.....	3	3	1	1	-	1	1	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate.....	11,358	10,741	4,704	1,443	1,022	421	433	346	2,493	1,322	617
Under 4.0%.....	109	108	25	25	24	1	-	5	40	13	1
4.0%.....	166	163	26	21	14	7	11	4	51	50	3
4.1% to 4.4%.....	16	16	7	3	2	1	2	1	-	3	-
4.5%.....	1,148	632	165	140	103	37	97	41	10	179	516
4.6% to 4.9%.....	21	21	15	4	4	-	1	1	-	-	-
5.0%.....	2,149	2,124	1,047	313	246	67	191	82	196	295	25
5.1% to 5.4%.....	288	280	201	21	20	1	14	5	5	34	8
5.5%.....	861	868	492	118	78	40	85	32	25	166	13
5.6% to 5.9%.....	20	20	10	5	1	4	2	-	-	3	-
6.0%.....	3,553	3,525	1,995	335	221	114	72	75	780	268	28
6.1% to 6.4%.....	5	5	3	-	-	-	-	1	-	1	-
6.5%.....	306	303	228	16	13	3	1	28	22	9	3
6.6% to 6.9%.....	5	5	2	1	-	1	-	1	-	-	-
7.0%.....	401	397	167	46	26	20	3	17	137	27	4
7.1% to 7.4%.....	13	13	13	-	-	-	-	-	-	-	-
7.5%.....	10	10	4	2	-	2	-	-	4	-	-
7.6% to 7.9%.....	6	6	6	-	-	-	-	-	-	-	-
8.0% and over.....	2,261	2,245	298	393	270	123	4	53	1,222	275	15
Average interest rate..... (percent).....	6.00	6.07	5.81	6.09	6.02	6.26	5.12	5.90	6.89	5.84	4.73
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required.....	10,940	10,325	4,560	1,353	974	379	444	333	2,246	1,289	615
Real estate taxes included in payment.....	3,531	3,276	1,694	422	301	121	146	128	322	564	255
Monthly.....	3,355	3,110	1,661	399	282	117	137	124	256	533	245
Quarterly.....	15	14	3	3	1	2	3	1	4	-	1
Semiannual.....	10	10	-	2	1	1	1	1	5	1	-
Annual.....	77	75	6	8	8	-	2	-	46	13	2
Other.....	8	7	1	-	-	-	-	-	3	3	1
Not reporting frequency of payment.....	66	60	23	10	9	1	3	2	8	14	6
Real estate taxes not included in payment.....	7,124	6,799	2,888	889	638	251	290	197	1,842	693	325
Monthly.....	6,422	6,123	2,824	744	537	207	272	183	1,463	637	299
Quarterly.....	72	69	5	22	16	6	9	2	30	1	3
Semiannual.....	57	55	-	16	12	4	2	2	30	5	2
Annual.....	415	408	14	82	55	27	4	6	271	31	8
Other.....	33	32	3	7	3	4	-	2	15	5	1
Not reporting frequency of payment.....	124	112	42	18	15	3	3	2	33	14	12
Not reporting tax payment requirements.....	285	250	78	42	35	7	8	8	82	32	35
No principal payments required.....	374	359	72	78	42	31	5	14	152	43	15
Monthly.....	236	223	61	39	23	16	1	14	79	29	13
Quarterly.....	12	12	1	6	6	-	2	-	3	-	-
Semiannual.....	8	8	-	5	2	-	1	-	2	-	-
Annual.....	102	101	1	20	9	11	-	-	66	14	1
Other.....	1	1	-	1	1	-	-	-	-	-	-
Not reporting frequency of payment.....	15	14	9	2	1	1	1	-	2	-	1
Not reporting principal payment requirements.....	317	202	39	21	15	6	2	1	97	42	115
No regular payments required.....	277	270	10	50	35	15	-	3	174	33	7
Reporting debt and value.....	11,021	10,420	4,523	1,407	1,002	405	433	344	2,434	1,274	601
JUNIOR MORTGAGE											
First mortgage only.....	4,246	4,069	2,159	531	373	158	245	133	681	320	177
First and junior mortgage.....	127	113	69	11	4	7	6	2	11	14	14
With first mortgage, not reporting on junior mort- gage.....	6,648	6,238	2,300	865	625	240	182	209	1,742	940	410
RELATION OF DEBT TO VALUE											
Value of property..... (dollars).....	39,652,300	37,575,300	20,635,500	4,470,200	3,225,500	1,244,700	3,414,600	1,277,600	3,927,300	3,850,100	2,076,900
Average value..... (dollars).....	3,598	3,606	4,557	3,777	3,219	3,073	7,886	3,714	1,614	3,022	3,456
Debt on first and junior mortgages..... (dollars).....	25,425,800	24,049,900	13,460,000	2,751,500	1,984,200	767,300	2,153,700	898,400	2,106,300	2,680,000	1,375,900
Percent of value of property.....	64.1	64.0	65.2	61.6	61.5	61.6	63.1	70.3	53.6	69.6	66.2
Average debt..... (dollars).....	2,307	2,308	2,973	1,956	1,980	1,895	4,974	2,612	865	2,104	2,289
Debt on first mortgage..... (dollars).....	25,388,700	23,974,000	13,412,300	2,743,600	1,981,400	762,200	2,148,700	897,700	2,099,400	2,672,300	1,364,700
Percent of value of property.....	63.9	63.8	65.0	61.4	61.4	61.2	62.9	70.3	53.5	69.4	65.7
Average debt..... (dollars).....	2,299	2,301	2,962	1,950	1,977	1,882	4,962	2,610	863	2,098	2,271



Table 2.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	9,848	9,539	3,166	6,182	191	309
Total first mortgage outstanding debt.....(dollars)	23,520,400	23,126,100	9,808,500	12,894,900	422,700	394,300
Total annual mortgage payment.....(dollars)	3,125,231	3,092,179	1,212,287	1,822,603	57,289	33,052
Average first mortgage outstanding debt.....(dollars)	2,388	2,424	3,098	2,086	2,213	1,276
Average value of property.....(dollars)	3,709	3,755	4,551	3,357	3,449	2,302
Average annual estimated rental value.....(dollars)	392	397	480	357	343	231
Average annual mortgage payment.....(dollars)	317	324	383	295	300	107
Percent which annual mortgage payment represents of—						
First mortgage debt.....	13.3	13.4	12.4	14.1	13.6	8.4
Value of property.....	8.6	8.6	8.4	8.8	8.7	4.6
Estimated annual rental value.....	80.9	81.6	79.8	82.7	87.5	46.2
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	9,258	9,044	3,083	5,787	174	214
Average first mortgage outstanding debt.....(dollars)	2,466	2,492	3,145	2,151	2,265	1,397
Average value of property.....(dollars)	3,785	3,820	4,598	3,416	3,499	2,291
Average annual estimated rental value.....(dollars)	401	405	486	364	354	233
Average annual mortgage payment.....(dollars)	324	329	387	299	310	120
Percent which annual mortgage payment represents of—						
First mortgage debt.....	13.1	13.2	12.3	13.9	13.7	8.6
Value of property.....	8.6	8.6	8.4	8.8	8.9	5.2
Estimated annual rental value.....	80.8	81.2	79.5	82.3	87.6	51.6
Monthly mortgage payment—						
Under \$10.....	984	861	124	713	24	123
\$10 to \$14.....	1,070	1,040	171	847	22	30
\$15 to \$19.....	1,051	1,026	253	752	21	25
\$20 to \$24.....	1,353	1,338	482	824	32	15
\$25 to \$29.....	1,481	1,470	593	851	26	11
\$30 to \$39.....	1,784	1,776	739	1,012	25	8
\$40 to \$49.....	738	737	371	359	7	1
\$50 to \$59.....	420	419	188	222	9	1
\$60 to \$74.....	189	189	91	97	1	-
\$75 to \$99.....	98	98	37	58	3	-
\$100 and over.....	90	90	34	52	4	-
Average monthly mortgage payment.....(dollars)	27.02	27.43	32.21	24.93	25.84	10.01
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	590	495	83	395	17	95
Average first mortgage outstanding debt.....(dollars)	1,166	1,197	-	1,139	-	-
Average value of property.....(dollars)	2,526	2,565	-	2,497	-	-
Average annual estimated rental value.....(dollars)	250	254	-	254	-	-
Average annual mortgage payment.....(dollars)	209	234	-	232	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	17.9	19.5	-	20.4	-	-
Value of property.....	8.3	9.1	-	9.3	-	-
Estimated annual rental value.....	83.3	91.8	-	91.3	-	-

Table 1a.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE CITY OF NEW ORLEANS, 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties.....	1,616	1,558	1,218	25	18	7	86	48	114	72	58
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness.....	1,599	1,546	1,208	28	17	6	86	47	110	72	58
Under \$500.....	89	85	89	2	1	1	-	9	27	8	4
\$500 to \$999.....	71	69	42	3	3	-	-	8	12	4	2
\$1,000 to \$1,499.....	57	58	40	1	1	-	1	2	6	3	4
\$1,500 to \$1,999.....	82	77	61	-	-	-	2	2	11	1	5
\$2,000 to \$2,499.....	107	99	85	1	-	1	2	-	6	5	8
\$2,500 to \$2,999.....	108	106	89	3	3	-	1	3	7	3	2
\$3,000 to \$3,999.....	411	405	340	8	8	-	17	6	23	16	6
\$4,000 to \$4,999.....	343	329	276	8	1	2	15	6	9	20	14
\$5,000 to \$5,999.....	173	170	128	4	2	2	16	7	7	8	3
\$6,000 to \$7,499.....	99	94	78	2	2	-	7	2	2	3	5
\$7,500 to \$9,999.....	31	31	20	-	-	-	9	1	-	1	-
\$10,000 to \$14,999.....	26	26	10	1	1	-	14	1	-	-	-
\$15,000 to \$19,999.....	2	2	-	-	-	-	2	-	-	-	-
\$20,000 and over.....	-	-	-	-	-	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate.....	1,590	1,541	1,207	24	17	7	85	48	109	68	49
Under 4.0%.....	7	7	4	1	1	-	-	-	2	-	-
4.0%.....	22	22	5	2	1	1	5	2	5	3	-
4.1% to 4.4%.....	3	3	1	-	-	-	1	-	-	1	-
4.5%.....	121	75	45	8	6	2	11	4	2	5	46
4.6% to 4.9%.....	-	-	-	-	-	-	-	-	-	-	-
5.0%.....	218	218	122	4	3	1	52	7	21	12	-
5.1% to 5.4%.....	19	19	15	-	-	-	1	-	-	3	-
5.5%.....	143	143	123	2	1	1	6	2	3	7	-
5.6% to 5.9%.....	1	1	1	-	-	-	-	-	-	-	-
6.0%.....	946	943	843	4	3	1	9	28	33	31	3
6.1% to 6.4%.....	2	2	2	-	-	-	-	-	-	-	-
6.5%.....	9	9	6	1	1	-	-	1	-	1	-
6.6% to 6.9%.....	2	2	1	-	-	-	-	-	1	-	-
7.0%.....	43	43	25	-	-	-	-	5	11	2	-
7.1% to 7.4%.....	-	-	-	-	-	-	-	-	-	-	-
7.5%.....	1	1	1	-	-	-	-	-	-	-	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	58	58	13	2	1	1	-	4	31	3	-
Average interest rate..... (percent).....	5.75	5.79	5.81	-	-	-	-	-	6.32	-	-
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required.....	1,585	1,536	1,205	24	17	7	85	46	107	69	49
Real estate taxes included in payment.....	772	745	685	12	7	5	15	21	26	36	27
Monthly.....	756	730	625	12	7	5	14	20	23	36	26
Quarterly.....	1	1	1	-	-	-	-	-	-	-	-
Semiannual.....	3	3	-	-	-	-	1	1	1	-	-
Annual.....	-	-	-	-	-	-	-	-	-	-	-
Other.....	1	1	1	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	11	10	8	-	-	-	-	-	2	-	1
Real estate taxes not included in payment.....	804	784	565	12	10	2	70	25	80	32	20
Monthly.....	775	756	559	10	8	2	64	25	67	31	19
Quarterly.....	4	4	-	1	1	-	3	-	-	-	-
Semiannual.....	6	6	1	-	1	-	2	-	3	-	-
Annual.....	10	10	1	-	-	-	1	-	8	-	-
Other.....	3	3	2	-	-	-	-	-	1	-	-
Not reporting frequency of payment.....	6	5	3	-	-	-	-	-	1	1	1
Not reporting tax payment requirements.....	9	7	5	-	-	-	-	-	1	1	2
No principal payments required.....	14	12	3	-	-	-	1	2	4	2	2
Monthly.....	11	9	3	-	-	-	-	2	2	2	2
Quarterly.....	1	1	-	-	-	-	-	-	1	-	-
Semiannual.....	1	1	-	-	-	-	1	-	-	-	-
Annual.....	1	1	-	-	-	-	-	-	1	-	-
Other.....	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	-	-	-	-	-	-	-	-	-	-	-
Not reporting principal payment requirements.....	10	3	2	-	-	-	-	-	1	-	7
No regular payments required.....	7	7	3	1	1	-	-	-	2	1	-
Reporting debt and value.....	1,599	1,546	1,208	28	17	6	86	47	110	72	58
JUNIOR MORTGAGE											
First mortgage only.....	545	532	385	8	7	1	57	22	32	28	13
First and junior mortgage.....	11	10	6	-	-	-	1	-	2	1	1
With first mortgage, not reporting on junior mort- gage.....	1,043	1,004	817	15	10	5	28	25	76	43	39
RELATION OF DEBT TO VALUE											
Value of property..... (dollars).....	9,138,300	8,895,800	6,721,000	153,400	119,500	33,900	1,099,800	207,200	398,900	315,500	242,500
Average value..... (dollars).....	5,715	5,754	5,564	-	-	-	-	-	3,626	-	-
Debt on first and junior mortgages..... (dollars).....	5,826,900	5,661,000	4,436,000	83,000	60,500	22,500	531,100	133,400	235,200	242,300	165,900
Percent of value of property.....	63.8	63.6	66.0	-	-	-	-	-	59.0	-	-
Average debt..... (dollars).....	3,644	3,662	3,672	-	-	-	-	-	2,138	-	-
Debt on first mortgage..... (dollars).....	5,820,500	5,654,700	4,431,100	83,000	60,500	22,500	530,200	133,400	235,200	241,800	165,800
Percent of value of property.....	63.7	63.6	65.9	-	-	-	-	-	59.0	-	-
Average debt..... (dollars).....	3,640	3,658	3,668	-	-	-	-	-	2,138	-	-

Table 2a.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF NEW ORLEANS, 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	1,528	1,514	786	771	7	14
Total first mortgage outstanding debt.....(dollars)	5,567,600	5,519,100	2,672,700	2,628,800	17,600	48,500
Total annual mortgage payment.....(dollars)	660,169	657,117	351,296	303,613	2,208	3,052
Average first mortgage outstanding debt.....(dollars)	3,644	3,645	3,631	3,669	-	-
Average value of property.....(dollars)	5,784	5,782	5,722	5,748	-	-
Average annual estimated rental value.....(dollars)	583	583	577	588	-	-
Average annual mortgage payment.....(dollars)	432	434	477	394	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.9	11.9	13.1	10.7	-	-
Value of property.....	7.5	7.6	8.3	6.9	-	-
Estimated annual rental value.....	74.1	74.5	82.7	66.9	-	-
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	1,502	1,491	782	752	7	11
Average first mortgage outstanding debt.....(dollars)	3,637	3,644	3,637	3,661	-	-
Average value of property.....(dollars)	5,661	5,671	5,718	5,633	-	-
Average annual estimated rental value.....(dollars)	577	578	577	579	-	-
Average annual mortgage payment.....(dollars)	430	432	478	387	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.8	11.8	13.1	10.6	-	-
Value of property.....	7.6	7.6	8.4	6.9	-	-
Estimated annual rental value.....	74.5	74.7	83.0	67.0	-	-
Monthly mortgage payment—						
Under \$10.....	92	88	28	59	1	4
\$10 to \$14.....	58	56	16	39	1	2
\$15 to \$19.....	66	65	27	37	1	1
\$20 to \$24.....	157	156	67	89	-	1
\$25 to \$29.....	289	288	128	158	2	1
\$30 to \$39.....	406	405	216	189	-	1
\$40 to \$49.....	194	194	117	77	-	-
\$50 to \$59.....	124	123	71	50	2	1
\$60 to \$74.....	63	63	37	26	-	-
\$75 to \$99.....	27	27	12	15	-	-
\$100 and over.....	26	26	13	13	-	-
Average monthly mortgage payment.....(dollars)	35.81	35.96	39.83	32.28	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	26	28	4	19	-	8
Average first mortgage outstanding debt.....(dollars)	-	-	-	-	-	-
Average value of property.....(dollars)	-	-	-	-	-	-
Average annual estimated rental value.....(dollars)	-	-	-	-	-	-
Average annual mortgage payment.....(dollars)	-	-	-	-	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	-	-	-	-	-	-
Value of property.....	-	-	-	-	-	-
Estimated annual rental value.....	-	-	-	-	-	-

Table 1b.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE NEW ORLEANS METROPOLITAN DISTRICT: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties	2,487	2,383	1,770	77	29	48	114	33	256	103	84
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness	2,435	2,358	1,759	75	28	47	111	61	249	103	77
Under \$500	204	192	68	16	3	13	1	10	79	18	12
\$500 to \$999	168	162	79	16	6	10	—	10	49	8	6
\$1,000 to \$1,499	125	120	87	9	1	8	1	2	18	3	5
\$1,500 to \$1,999	147	140	107	4	1	3	2	2	28	2	7
\$2,000 to \$2,499	179	168	141	5	1	4	2	—	14	5	11
\$2,500 to \$2,999	177	174	150	4	4	—	1	3	12	4	8
\$3,000 to \$3,999	580	572	487	7	3	4	20	8	30	20	8
\$4,000 to \$4,999	414	399	334	5	3	2	18	6	18	23	15
\$5,000 to \$5,999	281	227	168	5	3	2	24	13	7	10	4
\$6,000 to \$7,499	133	128	103	2	2	—	10	3	4	6	5
\$7,500 to \$9,999	37	36	22	—	—	—	10	3	—	1	1
\$10,000 to \$14,999	33	33	12	1	1	—	17	1	—	2	—
\$15,000 to \$19,999	6	6	1	—	—	—	5	—	—	—	—
\$20,000 and over	1	1	—	1	—	1	—	—	—	—	—
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate	2,411	2,342	1,756	75	27	48	113	62	240	96	69
Under 4.0%	18	18	5	1	1	—	—	1	11	—	—
4.0% to 4.4%	85	35	6	3	1	2	6	2	14	4	—
4.5% to 4.9%	3	3	1	—	—	—	1	—	—	1	—
5.0% to 5.4%	167	106	71	8	6	2	14	4	2	7	61
5.5% to 5.9%	323	323	182	12	6	6	62	13	38	16	—
6.0% to 6.4%	35	35	29	3	—	—	3	—	—	3	—
6.5% to 6.9%	168	168	143	4	2	2	7	2	3	9	—
7.0% to 7.4%	2	2	2	—	—	—	—	—	—	—	—
7.5% to 7.9%	1,477	1,469	1,253	30	8	22	20	25	97	43	8
8.0% and over	2	2	2	—	—	—	—	—	—	—	—
Average interest rate (percent)	5.78	5.81	5.81	—	—	—	5.09	—	6.15	—	—
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required	2,342	2,274	1,722	65	26	39	113	60	217	97	68
Real estate taxes included in payment	1,012	982	836	16	8	8	22	28	34	46	30
Monthly	989	960	823	16	8	8	19	27	29	46	29
Quarterly	2	2	1	—	—	—	1	—	1	—	—
Semiannual	3	3	—	—	—	—	1	1	1	—	—
Annual	2	2	1	—	—	—	—	—	1	—	—
Other	2	2	1	—	—	—	—	—	1	—	—
Not reporting frequency of payment	14	13	10	—	—	—	1	—	2	—	1
Real estate taxes not included in payment	1,309	1,273	892	49	18	31	90	32	181	49	36
Monthly	1,255	1,220	859	43	16	27	83	32	155	48	35
Quarterly	8	8	1	1	1	—	4	—	2	—	—
Semiannual	7	7	—	—	—	—	—	—	—	—	—
Annual	21	21	1	1	1	—	2	—	4	—	—
Other	4	4	2	1	—	3	1	—	16	—	—
Not reporting frequency of payment	14	13	9	—	—	—	—	—	3	1	1
Not reporting tax payment requirements	21	19	14	—	—	—	1	—	2	2	3
No principal payments required	100	96	41	11	2	9	1	3	35	5	4
Monthly	83	79	33	8	2	6	—	3	30	5	4
Quarterly	2	2	—	—	—	—	—	—	2	—	—
Semiannual	1	1	—	—	—	—	1	—	—	—	—
Annual	6	6	—	3	—	3	—	—	3	—	—
Other	—	—	—	—	—	—	—	—	—	—	—
Not reporting frequency of payment	8	8	8	—	—	—	—	—	—	—	—
Not reporting principal payment requirements	15	4	3	—	—	—	—	—	1	—	11
No regular payments required	10	9	4	1	1	—	—	—	3	1	1
Reporting debt and value	2,433	2,356	1,758	74	28	46	111	61	249	103	77
JUNIOR MORTGAGE											
First mortgage only	1,115	1,084	760	45	12	33	64	25	147	43	31
First and junior mortgage	17	16	10	—	—	—	1	—	3	2	1
With first mortgage, not reporting on junior mort- gage	1,301	1,256	988	29	16	13	46	36	99	58	45
RELATION OF DEBT TO VALUE											
Value of property (dollars)	12,577,800	12,264,800	9,118,100	312,000	161,900	150,100	1,375,800	319,400	674,500	464,900	313,000
Average value (dollars)	5,170	5,206	5,187	—	—	—	12,895	—	2,709	4,514	—
Debt on first and junior mortgages (dollars)	8,056,500	7,847,300	6,064,200	170,000	84,800	85,700	705,100	195,900	384,100	328,000	209,800
Percent of value of property	64.1	64.0	66.5	—	—	—	51.3	—	56.9	70.6	—
Average debt (dollars)	3,311	3,331	3,449	—	—	—	6,352	—	1,543	3,184	—
Debt on first mortgage (dollars)	8,048,300	7,839,100	6,057,700	170,000	84,300	85,700	704,200	195,900	384,000	327,800	209,200
Percent of value of property	64.0	63.9	66.4	—	—	—	51.2	—	56.9	70.4	—
Average debt (dollars)	3,308	3,327	3,446	—	—	—	6,344	—	1,542	3,178	—

Table 2b.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE NEW ORLEANS METROPOLITAN DISTRICT: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	2,304	2,214	959	1,229	16	90
Total first mortgage outstanding debt..... (dollars)	7,675,300	7,525,600	3,413,400	4,065,600	46,600	149,700
Total annual mortgage payment..... (dollars)	899,887	890,279	437,976	447,275	5,028	9,108
Average first mortgage outstanding debt..... (dollars)	3,381	3,399	3,559	3,281	-	-
Average value of property..... (dollars)	5,212	5,313	5,573	5,107	-	-
Average annual estimated rental value..... (dollars)	526	536	565	515	-	-
Average annual mortgage payment..... (dollars)	390	402	457	361	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.7	11.8	12.8	11.0	-	-
Value of property.....	7.5	7.6	8.2	7.1	-	-
Estimated annual rental value.....	74.2	75.0	80.8	70.1	-	-
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	2,257	2,176	953	1,207	16	81
Average first mortgage outstanding debt..... (dollars)	3,327	3,403	3,559	3,287	-	-
Average value of property..... (dollars)	5,152	5,264	5,568	5,019	-	-
Average annual estimated rental value..... (dollars)	522	534	565	509	-	-
Average annual mortgage payment..... (dollars)	390	401	457	358	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.7	11.8	12.8	10.9	-	-
Value of property.....	7.6	7.6	8.2	7.1	-	-
Estimated annual rental value.....	74.6	75.2	80.9	70.3	-	-
Monthly mortgage payment—						
Under \$10.....	203	143	36	106	1	60
\$10 to \$14.....	137	129	24	103	2	8
\$15 to \$19.....	159	153	51	100	2	6
\$20 to \$24.....	262	260	98	161	1	2
\$25 to \$29.....	407	404	170	229	5	3
\$30 to \$39.....	527	526	270	254	2	1
\$40 to \$49.....	250	250	141	108	1	-
\$50 to \$59.....	160	159	90	67	2	1
\$60 to \$74.....	80	80	42	38	-	-
\$75 to \$99.....	39	39	15	23	-	-
\$100 and over.....	38	33	15	18	-	-
Average monthly mortgage payment..... (dollars)	32.48	33.42	33.09	29.83	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	47	38	6	32	-	9
Average first mortgage outstanding debt..... (dollars)	-	-	-	-	-	-
Average value of property..... (dollars)	-	-	-	-	-	-
Average annual estimated rental value..... (dollars)	-	-	-	-	-	-
Average annual mortgage payment..... (dollars)	-	-	-	-	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	-	-	-	-	-	-
Value of property.....	-	-	-	-	-	-
Estimated annual rental value.....	-	-	-	-	-	-

Table 1.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties.....	2,343	2,207	571	670	358	312	55	20	779	112	186
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness.....	2,185	2,077	547	640	341	299	53	19	714	104	108
Under \$500.....	626	614	48	142	83	59	-	4	382	38	12
\$500 to \$999.....	317	308	67	98	51	47	1	1	182	9	9
\$1,000 to \$1,499.....	245	231	81	74	34	40	-	-	70	6	14
\$1,500 to \$1,999.....	186	176	62	75	37	38	-	1	33	5	10
\$2,000 to \$2,499.....	158	152	60	59	28	31	1	-	27	5	6
\$2,500 to \$2,999.....	139	123	48	51	21	30	3	1	17	6	16
\$3,000 to \$3,999.....	249	229	98	75	44	31	10	4	22	14	20
\$4,000 to \$4,999.....	135	126	52	29	19	10	17	4	15	9	9
\$5,000 to \$5,999.....	66	60	22	19	12	7	12	2	3	3	6
\$6,000 to \$7,499.....	47	42	12	11	8	3	8	1	5	5	5
\$7,500 to \$9,999.....	12	11	2	4	3	1	1	-	2	2	1
\$10,000 to \$14,999.....	5	5	-	3	1	2	-	1	1	-	-
\$15,000 to \$19,999.....	-	-	-	-	-	-	-	-	-	-	-
\$20,000 and over.....	-	-	-	-	-	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate.....	2,192	2,092	558	661	353	308	54	20	697	102	100
Under 4.0%.....	33	33	3	2	-	2	-	-	21	7	-
4.0%.....	51	49	10	10	6	4	-	1	24	4	2
4.1% to 4.4%.....	-	-	-	-	-	-	-	-	-	-	-
4.5%.....	125	47	7	17	13	4	8	-	1	14	78
4.6% to 4.9%.....	-	-	-	-	-	-	-	-	-	-	-
5.0%.....	549	543	201	170	35	85	42	10	88	32	6
5.1% to 5.4%.....	4	3	-	3	3	-	-	-	-	-	1
5.5%.....	67	56	21	34	17	17	1	2	4	4	1
5.6% to 5.9%.....	-	-	-	-	-	-	-	-	-	-	-
6.0%.....	1,335	1,323	311	423	229	194	3	6	545	35	12
6.1% to 6.4%.....	-	-	-	-	-	-	-	-	-	-	-
6.5%.....	2	2	1	1	-	1	-	-	-	-	-
6.6% to 6.9%.....	-	-	-	-	-	-	-	-	-	-	-
7.0%.....	10	10	3	-	-	-	-	-	5	2	-
7.1% to 7.4%.....	-	-	-	-	-	-	-	-	-	-	-
7.5%.....	1	1	-	-	-	-	-	-	-	1	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	15	15	1	1	-	1	-	1	9	3	-
Average interest rate..... (percent).....	5.58	5.62	5.56	5.64	5.64	5.64	-	-	5.74	5.27	4.72
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required.....	1,942	1,842	556	541	290	251	55	18	574	98	100
Real estate taxes included in payment.....	314	256	41	108	68	45	7	10	61	29	58
Monthly.....	284	231	39	100	60	40	7	10	46	29	53
Quarterly.....	4	2	-	2	1	1	-	-	2	-	-
Semiannual.....	2	2	-	1	1	-	-	-	1	-	-
Annual.....	9	9	-	3	-	3	-	-	6	-	-
Other.....	5	5	1	-	-	-	-	-	4	-	-
Not reporting frequency of payment.....	10	5	1	2	1	1	-	-	2	-	5
Real estate taxes not included in payment.....	1,590	1,553	509	433	224	199	48	8	498	67	37
Monthly.....	1,210	1,179	491	283	162	121	46	5	300	54	31
Quarterly.....	95	95	4	57	23	34	1	1	30	2	-
Semiannual.....	89	87	2	39	19	20	-	1	44	1	2
Annual.....	128	126	1	29	13	16	1	1	88	6	2
Other.....	35	35	1	9	4	5	-	-	23	2	-
Not reporting frequency of payment.....	33	31	10	6	3	3	-	-	13	2	2
Not reporting tax payment requirements.....	36	33	6	10	3	7	-	-	15	2	5
No principal payments required.....	130	130	8	62	27	35	-	1	54	5	-
Monthly.....	34	34	5	7	5	2	-	1	18	3	-
Quarterly.....	19	19	1	13	5	8	-	-	5	-	-
Semiannual.....	46	48	1	33	15	18	-	-	13	1	-
Annual.....	22	22	-	7	1	6	-	-	14	1	-
Other.....	2	2	-	-	-	-	-	-	2	-	-
Not reporting frequency of payment.....	5	5	1	2	1	1	-	-	2	-	-
Not reporting principal payment requirements.....	57	25	4	12	6	6	-	-	9	-	32
No regular payments required.....	214	210	3	55	35	20	-	1	142	9	4
Reporting debt and value.....	2,184	2,076	547	699	340	299	53	19	714	104	108
JUNIOR MORTGAGE											
First mortgage only.....	208	201	52	61	25	36	15	3	60	10	7
First and junior mortgage.....	57	54	24	12	6	6	2	-	15	1	3
With first mortgage, not reporting on junior mort- gage.....	1,919	1,821	471	556	309	257	36	16	639	93	98
RELATION OF DEBT TO VALUE											
Value of property..... (dollars).....	7,144,900	6,704,600	2,307,900	2,368,100	1,231,400	1,136,700	351,200	104,700	1,261,400	311,300	440,300
Average value..... (dollars).....	3,271	3,230	4,219	3,706	3,622	3,902	-	-	1,767	2,993	4,077
Debt on first and junior mortgages..... (dollars).....	3,862,100	3,587,700	1,265,000	1,183,100	650,500	532,600	244,700	64,700	621,800	208,400	274,400
Percent of value of property.....	54.1	53.5	54.8	50.0	52.8	46.9	-	-	49.3	66.9	62.3
Average debt..... (dollars).....	1,768	1,728	2,313	1,851	1,913	1,781	-	-	871	2,004	2,541
Debt on first mortgage..... (dollars).....	3,821,500	3,549,100	1,246,700	1,173,500	644,200	529,300	242,500	64,700	613,700	208,000	272,400
Percent of value of property.....	53.5	52.9	54.0	49.6	52.3	46.6	-	-	48.7	66.8	61.9
Average debt..... (dollars).....	1,750	1,710	2,279	1,836	1,895	1,770	-	-	860	2,000	2,522

Table 2.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	1,719	1,605	251	1,332	22	114
Total first mortgage outstanding debt.....(dollars).....	3,252,200	3,095,700	735,200	2,325,800	33,700	155,500
Total annual mortgage payment.....(dollars).....	455,689	445,301	98,452	342,133	4,716	10,338
Average first mortgage outstanding debt.....(dollars).....	1,992	1,929	2,933	1,746	-	1,373
Average value of property.....(dollars).....	3,472	3,504	4,361	3,346	-	3,026
Average annual estimated rental value.....(dollars).....	352	356	434	341	-	296
Average annual mortgage payment.....(dollars).....	265	277	392	257	-	91
Percent which annual mortgage payment represents of—						
First mortgage debt.....	14.0	14.4	13.4	14.7	-	6.6
Value of property.....	7.6	7.9	9.0	7.7	-	3.0
Estimated annual rental value.....	75.3	77.9	90.4	75.3	-	30.6
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	1,382	1,352	243	1,093	16	30
Average first mortgage outstanding debt.....(dollars).....	2,034	2,054	3,005	1,850	-	-
Average value of property.....(dollars).....	3,577	3,611	4,448	3,434	-	-
Average annual estimated rental value.....(dollars).....	364	368	442	352	-	-
Average annual mortgage payment.....(dollars).....	293	297	401	275	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	14.4	14.5	13.3	14.9	-	-
Value of property.....	8.2	8.2	9.0	8.0	-	-
Estimated annual rental value.....	80.3	80.7	90.6	78.2	-	-
Monthly mortgage payment—						
Under \$10.....	170	152	12	137	3	18
\$10 to \$14.....	253	247	25	220	2	6
\$15 to \$19.....	177	175	20	151	4	2
\$20 to \$24.....	181	180	29	147	4	1
\$25 to \$29.....	154	153	26	125	2	1
\$30 to \$39.....	220	213	52	166	-	2
\$40 to \$49.....	124	124	31	92	1	-
\$50 to \$59.....	56	55	26	30	-	-
\$60 to \$74.....	30	30	14	16	-	-
\$75 to \$99.....	13	13	6	7	-	-
\$100 and over.....	4	4	2	2	-	-
Average monthly mortgage payment.....(dollars).....	24.39	24.74	33.38	22.91	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	387	253	8	239	6	84
Average first mortgage outstanding debt.....(dollars).....	1,309	1,260	-	1,272	-	-
Average value of property.....(dollars).....	3,045	2,932	-	2,944	-	-
Average annual estimated rental value.....(dollars).....	301	293	-	293	-	-
Average annual mortgage payment.....(dollars).....	152	174	-	174	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.6	13.8	-	13.7	-	-
Value of property.....	5.0	5.9	-	5.9	-	-
Estimated annual rental value.....	50.5	59.3	-	59.5	-	-

Table 1.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties	14,887	13,985	5,556	2,969	1,843	1,126	1,337	715	2,292	1,106	902
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness	13,925	13,223	5,286	2,831	1,762	1,069	1,304	686	2,103	1,013	702
Under \$500	618	596	102	145	72	73	1	12	299	37	22
\$500 to \$999	663	646	224	145	78	68	3	6	240	27	17
\$1,000 to \$1,499	731	701	273	150	64	86	10	11	231	25	30
\$1,500 to \$1,999	731	702	349	139	72	67	11	16	167	20	29
\$2,000 to \$2,499	1,060	1,000	508	184	90	94	21	16	209	62	60
\$2,500 to \$2,999	1,213	1,161	675	223	125	98	31	22	143	67	52
\$3,000 to \$3,999	2,634	2,490	1,349	411	247	164	135	82	300	213	144
\$4,000 to \$4,999	2,212	2,079	913	436	294	142	228	127	184	191	133
\$5,000 to \$5,999	1,732	1,601	429	419	277	142	256	190	137	170	131
\$6,000 to \$7,499	1,381	1,315	324	336	250	86	295	119	117	124	66
\$7,500 to \$9,999	682	668	100	190	152	38	217	54	55	52	14
\$10,000 to \$14,999	240	236	34	46	37	9	89	28	17	22	4
\$15,000 to \$19,999	21	21	5	3	2	1	6	2	3	2	-
\$20,000 and over	7	7	1	3	2	1	1	1	1	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate	14,343	13,625	5,480	2,885	1,790	1,095	1,320	701	2,191	1,048	718
Under 4.0%	86	80	7	7	4	3	-	3	60	3	6
4.0% to 4.4%	219	211	30	42	30	12	14	4	106	15	8
4.5% to 4.9%	6	6	1	2	2	-	1	2	-	-	-
5.0% to 5.4%	1,524	1,073	293	290	200	90	105	120	45	220	451
5.5% to 5.9%	16	16	13	1	1	-	1	-	-	1	-
6.0% to 6.4%	3,978	3,893	947	973	682	291	723	349	532	369	85
6.5% to 6.9%	49	48	25	17	16	1	3	-	2	1	1
7.0% to 7.4%	1,685	1,629	560	457	264	193	272	92	113	135	56
7.5% to 7.9%	3	3	1	2	1	1	-	-	-	-	-
8.0% and over	6,718	6,608	3,577	1,084	585	499	196	130	1,925	296	110
Average interest rate (percent)	5.46	5.49	5.68	5.39	5.33	5.49	5.21	5.16	5.52	5.27	4.86
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required	13,136	12,435	5,407	2,606	1,633	973	1,246	630	1,511	1,035	701
Real estate taxes included in payment	7,137	6,655	3,632	1,276	849	427	260	399	326	762	432
Monthly	6,598	6,149	3,327	1,210	819	391	242	385	260	725	449
Quarterly	33	33	5	13	6	7	8	1	5	1	-
Semiannual	38	36	8	7	4	3	1	1	18	1	2
Annual	19	18	2	2	2	-	4	1	9	-	1
Other	228	225	196	3	2	1	1	1	17	7	3
Not reporting frequency of payment	221	194	94	41	16	25	4	10	17	28	27
Real estate taxes not included in payment	5,897	5,686	1,748	1,306	771	535	973	229	1,162	268	211
Monthly	4,986	4,799	1,614	1,018	623	395	884	205	854	224	187
Quarterly	252	248	11	135	77	56	29	7	57	11	4
Semiannual	272	268	10	77	35	42	11	13	144	13	4
Annual	92	90	1	28	17	11	5	1	50	5	2
Other	133	133	80	15	12	3	2	-	32	4	-
Not reporting frequency of payment	162	148	32	35	16	19	42	3	25	11	14
Not reporting tax payment requirements	102	94	27	24	13	11	13	2	23	5	8
No principal payments required	913	897	56	212	115	97	73	62	458	36	16
Monthly	212	203	32	42	17	25	21	22	76	10	9
Quarterly	112	112	1	52	32	30	11	3	44	1	-
Semiannual	473	466	14	95	52	43	39	34	263	21	7
Annual	73	73	3	11	3	8	-	2	56	1	-
Other	18	18	5	3	3	-	1	1	7	1	-
Not reporting frequency of payment	25	25	1	9	8	1	1	-	12	2	-
Not reporting principal payment requirements	448	268	77	66	44	22	7	10	91	17	180
No regular payments required	390	385	26	85	51	34	11	13	232	18	5
Reporting debt and value	13,915	13,213	5,284	2,829	1,761	1,068	1,303	686	2,102	1,009	702
JUNIOR MORTGAGE											
First mortgage only	2,050	1,977	970	336	254	82	224	177	145	125	73
First and junior mortgage	1,062	948	317	164	102	62	190	87	137	53	114
With first mortgage, not reporting on junior mort- gage	10,803	10,288	3,997	2,329	1,405	924	889	422	1,820	831	515
RELATION OF DEBT TO VALUE											
Value of property (dollars)	84,279,400	80,259,100	27,975,200	18,547,000	12,373,000	6,174,000	12,742,000	5,199,800	9,397,200	6,397,900	4,020,300
Average value (dollars)	6,057	6,074	5,294	6,556	7,026	5,781	9,779	7,580	4,471	6,341	5,727
Debt on first and junior mortgages (dollars)	54,538,000	51,697,600	18,353,800	11,512,200	7,794,500	3,717,600	8,062,400	3,679,000	5,694,100	4,395,100	2,840,400
Percent of value of property	64.7	64.4	65.6	62.1	63.0	60.2	63.3	70.8	60.6	68.7	70.7
Average debt (dollars)	3,919	3,913	3,473	4,069	4,426	3,481	6,188	5,363	2,709	4,357	4,046
Debt on first mortgage (dollars)	53,128,500	50,434,400	17,986,500	11,271,000	7,640,400	3,630,600	7,748,800	3,602,100	5,502,000	4,324,000	2,694,100
Percent of value of property	63.0	62.8	64.3	60.8	61.8	58.8	60.8	69.3	58.5	67.6	67.0
Average debt (dollars)	3,818	3,817	3,404	3,984	4,339	3,399	5,947	5,251	2,618	4,285	3,888



Table 2.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	11,740	10,962	6,077	4,822	63	778
Total first mortgage outstanding debt..... (dollars)	46,717,100	44,001,800	23,355,200	20,441,900	204,700	2,715,300
Total annual mortgage payment..... (dollars)	6,182,068	6,029,919	3,352,994	2,649,947	26,978	152,149
Average first mortgage outstanding debt..... (dollars)	3,979	4,014	3,843	4,239	-	3,490
Average value of property..... (dollars)	6,212	6,194	5,481	7,101	-	6,468
Average annual estimated rental value..... (dollars)	692	692	629	773	-	687
Average annual mortgage payment..... (dollars)	527	550	552	550	-	196
Percent which annual mortgage payment represents of—						
First mortgage debt.....	18.2	13.7	14.4	13.0	-	5.6
Value of property.....	8.5	8.9	10.1	7.7	-	3.0
Estimated annual rental value.....	76.1	79.5	87.8	71.1	-	28.5
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	10,656	10,472	6,016	4,405	51	184
Average first mortgage outstanding debt..... (dollars)	4,035	4,038	3,846	4,308	-	3,880
Average value of property..... (dollars)	6,152	6,146	5,466	7,065	-	6,497
Average annual estimated rental value..... (dollars)	689	688	627	773	-	700
Average annual mortgage payment..... (dollars)	550	555	552	560	-	264
Percent which annual mortgage payment represents of—						
First mortgage debt.....	13.6	13.7	14.4	13.0	-	6.8
Value of property.....	8.9	9.0	10.1	7.9	-	4.1
Estimated annual rental value.....	79.9	80.6	88.0	72.5	-	37.7
Monthly mortgage payment—						
Under \$10.....	155	106	19	85	2	49
\$10 to \$14.....	251	232	63	167	2	19
\$15 to \$19.....	260	242	40	198	4	18
\$20 to \$24.....	424	401	138	262	6	23
\$25 to \$29.....	712	688	316	366	6	24
\$30 to \$39.....	2,542	2,512	1,654	850	8	30
\$40 to \$49.....	2,731	2,718	1,842	863	13	13
\$50 to \$59.....	1,745	1,742	1,039	698	5	3
\$60 to \$74.....	1,210	1,209	631	576	2	1
\$75 to \$99.....	451	449	209	238	2	2
\$100 and over.....	175	173	70	102	1	2
Average monthly mortgage payment..... (dollars)	45.83	46.25	46.00	46.70	-	21.98
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	1,084	490	61	417	12	594
Average first mortgage outstanding debt..... (dollars)	3,480	3,504	-	3,519	-	3,369
Average value of property..... (dollars)	6,796	7,214	-	7,267	-	6,452
Average annual estimated rental value..... (dollars)	724	773	-	774	-	683
Average annual mortgage payment..... (dollars)	297	445	-	436	-	174
Percent which annual mortgage payment represents of—						
First mortgage debt.....	8.7	12.7	-	12.4	-	5.2
Value of property.....	4.4	6.2	-	6.0	-	2.7
Estimated annual rental value.....	41.0	57.6	-	56.3	-	25.5

## MORTGAGES—HOMES BUILT 1935 TO 1940

Table 1a.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE CITY OF BALTIMORE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties.....	3,371	3,156	2,105	401	253	148	183	71	153	243	215
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness.....	3,142	2,960	1,985	377	234	143	171	68	144	215	182
Under \$500.....	25	23	11	5	2	3	-	-	2	5	2
\$500 to \$999.....	52	52	35	5	4	1	-	-	1	7	-
\$1,000 to \$1,499.....	104	100	77	10	4	6	-	-	1	3	4
\$1,500 to \$1,999.....	202	194	145	20	10	10	-	-	8	3	8
\$2,000 to \$2,499.....	344	320	229	37	17	20	-	-	19	5	24
\$2,500 to \$2,999.....	548	524	367	95	68	27	-	-	17	27	24
\$3,000 to \$3,999.....	953	881	632	74	36	38	-	-	39	85	72
\$4,000 to \$4,999.....	540	511	336	60	36	22	-	-	34	25	29
\$5,000 to \$5,999.....	180	168	92	23	23	5	-	-	18	7	12
\$6,000 to \$7,499.....	106	100	39	23	15	7	-	-	20	4	6
\$7,500 to \$9,999.....	54	53	12	12	11	1	-	-	19	3	1
\$10,000 to \$14,999.....	29	29	5	6	4	2	-	-	15	1	-
\$15,000 to \$19,999.....	2	2	1	1	-	1	-	-	-	-	-
\$20,000 and over.....	3	3	-	1	1	-	-	-	1	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate.....	3,241	3,059	2,071	356	244	142	177	68	139	218	182
Under 4.0%.....	12	12	2	1	1	-	-	-	1	8	-
4.0% to 4.4%.....	50	50	7	15	11	4	-	-	2	14	-
4.5% to 4.9%.....	527	381	191	51	36	15	-	-	1	-	166
5.0% to 5.4%.....	722	717	368	117	71	46	-	-	28	40	5
5.5% to 5.9%.....	15	15	13	2	2	-	-	-	-	-	-
6.0% to 6.4%.....	327	326	194	70	64	6	-	-	7	21	1
6.5% to 6.9%.....	1	1	-	1	1	-	-	-	-	-	-
7.0% to 7.4%.....	1,578	1,568	1,293	124	54	70	-	-	28	11	10
7.5% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	3	3	2	1	-	1	-	-	-	-	-
Average interest rate..... (percent).....	5.44	5.49	5.63	5.31	5.23	5.44	5.14	-	5.21	5.10	4.60
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required.....	3,194	3,014	2,058	371	237	134	171	69	110	235	180
Real estate taxes included in payment.....	2,875	2,711	2,001	280	176	104	104	66	53	207	164
Monthly.....	2,618	2,460	1,810	264	166	98	94	64	40	188	158
Quarterly.....	20	20	5	7	2	5	-	-	1	-	-
Semiannual.....	10	9	4	3	2	1	-	-	1	-	1
Annual.....	10	9	2	2	2	-	-	-	3	-	1
Other.....	138	137	125	1	1	-	-	-	6	4	1
Not reporting frequency of payment.....	79	76	54	3	3	-	-	-	2	15	3
Real estate taxes not included in payment.....	308	292	53	88	59	29	64	3	57	27	16
Monthly.....	155	142	42	24	18	6	41	2	20	13	13
Quarterly.....	65	64	6	35	25	10	11	-	8	3	1
Semiannual.....	43	43	-	15	5	10	-	-	21	7	-
Annual.....	20	20	-	9	7	2	5	-	4	2	-
Other.....	11	11	5	-	-	-	2	-	2	-	-
Not reporting frequency of payment.....	14	12	-	5	4	1	5	-	2	-	2
Not reporting tax payment requirements.....	11	11	4	3	2	1	3	-	-	1	-
No principal payments required.....	61	59	8	16	8	8	7	1	25	2	2
Monthly.....	20	18	5	8	4	4	2	-	3	-	2
Quarterly.....	10	10	1	3	-	3	4	-	2	-	-
Semiannual.....	21	21	1	4	3	1	-	-	14	2	-
Annual.....	7	7	-	1	1	-	-	-	5	-	-
Other.....	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	3	3	1	-	-	-	1	-	1	-	-
Not reporting principal payment requirements.....	75	43	32	4	3	1	2	1	3	1	32
No regular payments required.....	41	40	7	10	5	5	3	-	15	5	1
Reporting debt and value.....	3,141	2,959	1,984	377	234	143	171	68	144	215	182
JUNIOR MORTGAGE											
First mortgage only.....	870	825	605	91	46	45	39	9	38	48	45
First and junior mortgage.....	53	53	37	7	5	2	3	1	3	2	-
With first mortgage, not reporting on junior mort- gage.....	2,218	2,081	1,342	279	183	96	129	58	103	170	137
RELATION OF DEBT TO VALUE											
Value of property..... (dollars).....	16,538,300	15,629,200	9,322,100	2,388,500	1,523,400	865,100	1,558,400	403,300	871,800	1,085,100	909,100
Average value..... (dollars).....	5,265	5,282	4,699	6,336	6,510	6,050	9,113	-	6,054	5,047	4,995
Debt on first and junior mortgages..... (dollars).....	10,700,200	10,095,300	6,274,600	1,387,800	906,500	481,300	918,900	296,100	475,200	741,700	604,900
Percent of value of property.....	64.7	64.6	67.3	58.1	59.5	55.6	59.0	-	54.6	68.4	66.5
Average debt..... (dollars).....	3,407	3,412	3,163	3,681	3,874	3,366	5,374	-	3,307	3,450	3,324
Debt on first mortgage..... (dollars).....	10,536,300	10,031,400	6,239,900	1,378,300	900,000	478,300	912,000	295,100	472,800	733,300	604,900
Percent of value of property.....	64.3	64.2	66.9	57.7	59.1	56.3	58.5	-	54.2	67.6	66.5
Average debt..... (dollars).....	3,386	3,390	3,145	3,656	3,846	3,345	5,333	-	3,283	3,411	3,324

Table 2a.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF BALTIMORE: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	2,694	2,639	2,400	283	6	55
Total first mortgage outstanding debt..... (dollars).....	9,191,800	8,984,100	7,953,400	995,300	35,400	207,700
Total annual mortgage payment..... (dollars).....	1,574,644	1,562,456	1,418,200	140,010	4,246	12,188
Average first mortgage outstanding debt..... (dollars).....	3,412	3,404	3,314	4,272	-	-
Average value of property..... (dollars).....	5,248	5,193	4,871	8,412	-	-
Average annual estimated rental value..... (dollars).....	624	620	589	930	-	-
Average annual mortgage payment..... (dollars).....	585	592	591	601	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	17.1	17.4	17.8	14.1	-	-
Value of property.....	11.1	11.4	12.1	7.1	-	-
Estimated annual rental value.....	93.6	95.4	100.2	64.6	-	-
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	2,520	2,501	2,364	133	4	19
Average first mortgage outstanding debt..... (dollars).....	3,360	3,357	3,301	4,295	-	-
Average value of property..... (dollars).....	4,990	4,977	4,824	7,629	-	-
Average annual estimated rental value..... (dollars).....	600	598	585	839	-	-
Average annual mortgage payment..... (dollars).....	590	592	591	606	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	17.6	17.6	17.9	14.1	-	-
Value of property.....	11.8	11.9	12.3	7.9	-	-
Estimated annual rental value.....	98.3	98.9	101.1	72.3	-	-
Monthly mortgage payment—						
Under \$10.....	5	1	-	1	-	4
\$10 to \$14.....	13	11	6	5	-	2
\$15 to \$19.....	10	8	4	4	-	2
\$20 to \$24.....	20	17	13	4	-	3
\$25 to \$29.....	67	65	54	11	-	2
\$30 to \$39.....	652	650	623	26	1	2
\$40 to \$49.....	847	844	821	22	1	3
\$50 to \$59.....	511	511	489	22	-	-
\$60 to \$74.....	264	264	245	19	-	-
\$75 to \$99.....	90	89	75	12	2	1
\$100 and over.....	41	41	34	7	-	-
Average monthly mortgage payment..... (dollars).....	49.15	49.34	49.25	50.58	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	174	138	36	100	2	36
Average first mortgage outstanding debt..... (dollars).....	4,168	4,266	-	4,241	-	-
Average value of property..... (dollars).....	8,987	9,109	-	9,452	-	-
Average annual estimated rental value..... (dollars).....	961	1,020	-	1,051	-	-
Average annual mortgage payment..... (dollars).....	508	592	-	594	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.2	13.9	-	14.1	-	-
Value of property.....	5.7	6.5	-	6.3	-	-
Estimated annual rental value.....	51.7	58.1	-	56.5	-	-

## MORTGAGES—HOMES BUILT 1935 TO 1940

Table 1b.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE BALTIMORE METROPOLITAN DISTRICT: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties.....	6,326	5,968	3,660	811	494	317	291	141	531	534	358
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness.....	5,907	5,612	3,460	766	466	300	278	134	497	477	295
Under \$500.....	167	156	53	25	13	13	-	2	55	20	11
\$500 to \$999.....	216	214	134	25	9	16	-	1	40	14	2
\$1,000 to \$1,499.....	278	265	170	30	10	20	2	3	50	10	13
\$1,500 to \$1,999.....	358	341	228	46	25	21	5	2	51	9	17
\$2,000 to \$2,499.....	611	575	373	83	38	45	16	2	60	41	36
\$2,500 to \$2,999.....	847	815	564	136	86	50	15	12	39	49	32
\$3,000 to \$3,999.....	1,674	1,577	1,059	164	102	62	58	36	95	165	97
\$4,000 to \$4,999.....	1,028	976	601	117	77	40	49	48	58	103	52
\$5,000 to \$5,999.....	376	351	176	62	42	13	35	17	25	36	25
\$6,000 to \$7,499.....	193	185	75	42	27	15	34	6	12	16	8
\$7,500 to \$9,999.....	102	101	21	24	22	2	37	3	7	9	1
\$10,000 to \$14,999.....	50	49	5	8	6	2	26	2	3	5	1
\$15,000 to \$19,999.....	4	4	1	2	1	1	-	-	1	-	-
\$20,000 and over.....	3	3	-	1	1	-	1	-	1	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate.....	6,106	5,802	3,604	779	474	305	283	136	502	498	304
Under 4.0%.....	30	30	2	2	1	1	-	2	22	2	-
4.0%.....	93	92	17	24	17	7	-	8	33	6	1
4.1% to 4.4%.....	3	3	-	2	2	-	-	-	-	-	-
4.5%.....	817	547	257	84	57	27	37	34	9	126	270
4.6% to 4.9%.....	4	4	1	1	1	-	1	-	-	-	-
5.0%.....	1,385	1,372	634	272	162	110	149	51	116	150	13
5.1% to 5.4%.....	38	37	24	9	9	-	2	-	1	1	-
5.5%.....	571	569	334	111	95	16	41	17	16	49	8
5.6% to 5.9%.....	2	2	1	1	1	-	-	-	-	-	-
6.0%.....	3,146	3,130	2,330	269	126	143	42	29	305	155	16
6.1% to 6.4%.....	-	-	-	-	-	-	-	-	-	-	-
6.5%.....	4	4	2	2	1	1	-	-	-	-	-
6.6% to 6.9%.....	-	-	-	-	-	-	-	-	-	-	-
7.0%.....	1	1	-	1	1	-	-	-	-	-	-
7.1% to 7.4%.....	-	-	-	-	-	-	-	-	-	-	-
7.5%.....	-	-	-	-	-	-	-	-	-	-	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	12	12	2	1	1	-	1	-	-	8	-
Average interest rate..... (percent).....	5.48	5.53	5.66	5.34	5.28	5.43	5.13	5.10	5.45	5.31	4.61
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required.....	5,966	5,664	3,589	755	466	289	270	137	395	518	302
Real estate taxes included in payment.....	5,004	4,743	3,351	580	336	184	146	127	149	450	261
Monthly.....	4,589	4,345	3,055	493	320	173	131	123	120	423	244
Quarterly.....	28	28	5	10	4	6	8	1	3	1	-
Semiannual.....	21	19	8	4	2	2	1	-	5	1	2
Annual.....	13	12	2	2	2	-	-	-	4	-	1
Other.....	215	214	192	3	2	1	-	-	12	7	1
Not reporting frequency of payment.....	138	125	89	8	6	2	2	3	5	18	13
Real estate taxes not included in payment.....	933	895	227	230	128	102	120	9	243	66	38
Monthly.....	621	587	174	125	69	56	65	8	149	46	34
Quarterly.....	115	114	6	64	40	24	21	1	16	6	1
Semiannual.....	75	75	1	23	7	16	-	-	42	9	-
Annual.....	33	32	-	10	7	3	5	-	14	3	1
Other.....	67	67	42	2	1	1	-	-	19	2	-
Not reporting frequency of payment.....	22	20	4	6	4	2	7	-	3	-	2
Not reporting tax payment requirements.....	29	26	11	5	2	3	4	1	3	2	3
No principal payments required.....	151	145	15	33	16	17	14	3	77	3	6
Monthly.....	45	39	11	11	5	6	4	2	11	-	6
Quarterly.....	38	33	1	10	3	7	8	-	14	-	-
Semiannual.....	53	53	1	10	7	3	-	-	38	3	-
Annual.....	14	14	-	2	1	1	-	1	11	-	-
Other.....	3	3	1	-	-	-	-	-	2	-	-
Not reporting frequency of payment.....	3	3	1	-	-	-	1	-	1	-	-
Not reporting principal payment requirements.....	114	65	38	7	3	4	3	1	11	5	49
No regular payments required.....	95	94	18	16	9	7	4	-	48	8	1
Reporting debt and value.....	5,905	5,610	3,459	766	466	300	278	134	496	477	295
JUNIOR MORTGAGE											
First mortgage only.....	1,207	1,155	797	141	77	64	44	10	79	84	52
First and junior mortgage.....	124	117	82	11	5	6	5	2	10	7	7
With first mortgage, not reporting on junior mort- gage.....	* 4,574	4,338	2,580	614	384	230	229	122	407	386	236
RELATION OF DEBT TO VALUE											
Value of property..... (dollars).....	30,122,600	28,665,000	16,082,900	4,529,000	2,868,100	1,660,900	2,562,200	731,500	2,314,200	2,445,200	1,457,600
Average value..... (dollars).....	5,101	5,110	4,650	5,913	6,155	5,536	9,217	5,459	4,666	5,126	4,941
Debt on first and junior mortgages..... (dollars).....	19,481,500	18,518,000	10,791,800	2,665,900	1,759,200	906,700	1,524,100	550,000	1,294,900	1,691,300	968,500
Percent of value of property.....	64.7	64.6	67.1	58.9	61.3	54.6	59.5	75.2	56.0	69.2	66.1
Average debt..... (dollars).....	3,299	3,301	3,120	3,480	3,775	3,022	5,482	4,104	2,611	3,546	3,266
Debt on first mortgage..... (dollars).....	19,363,700	18,404,700	10,723,800	2,651,200	1,752,700	898,500	1,514,200	548,700	1,287,900	1,679,200	959,000
Percent of value of property.....	64.3	64.2	66.7	58.5	61.1	54.1	59.1	75.0	55.7	68.7	65.8
Average debt..... (dollars).....	3,279	3,281	3,100	3,461	3,761	2,995	5,447	4,095	2,597	3,520	3,251

Table 2b.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE BALTIMORE METROPOLITAN DISTRICT: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	5,139	4,999	4,232	746	21	140
Total first mortgage outstanding debt..... (dollars).....	17,103,100	16,653,500	14,234,600	2,340,300	78,600	449,600
Total annual mortgage payment..... (dollars).....	2,680,849	2,654,242	2,298,840	344,284	11,118	26,607
Average first mortgage outstanding debt..... (dollars).....	3,328	3,331	3,364	3,137	-	3,211
Average value of property..... (dollars).....	5,106	5,066	4,904	5,969	-	5,542
Average annual estimated rental value..... (dollars).....	586	583	574	684	-	691
Average annual mortgage payment..... (dollars).....	522	531	543	462	-	190
Percent which annual mortgage payment represents of—						
First mortgage debt.....	15.7	15.9	16.1	14.7	-	5.9
Value of property.....	10.2	10.5	11.1	7.7	-	2.9
Estimated annual rental value.....	89.1	91.1	94.7	72.8	-	27.5
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	4,804	4,761	4,181	563	17	43
Average first mortgage outstanding debt..... (dollars).....	3,300	3,302	3,358	2,888	-	-
Average value of property..... (dollars).....	4,912	4,907	4,876	5,147	-	-
Average annual estimated rental value..... (dollars).....	568	567	570	547	-	-
Average annual mortgage payment..... (dollars).....	527	530	543	434	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	16.0	16.1	16.2	15.0	-	-
Value of property.....	10.7	10.8	11.1	8.4	-	-
Estimated annual rental value.....	92.9	93.4	95.2	79.5	-	-
Monthly mortgage payment—						
Under \$10.....	52	37	9	28	-	15
\$10 to \$14.....	99	96	44	52	-	3
\$15 to \$19.....	75	69	24	43	2	6
\$20 to \$24.....	159	154	89	64	1	5
\$25 to \$29.....	319	315	253	60	2	4
\$30 to \$39.....	1,364	1,360	1,239	118	3	4
\$40 to \$49.....	1,382	1,378	1,305	69	4	4
\$50 to \$59.....	756	755	700	53	2	1
\$60 to \$74.....	405	405	366	39	-	-
\$75 to \$99.....	133	132	104	26	2	1
\$100 and over.....	60	60	48	11	1	-
Average monthly mortgage payment..... (dollars).....	48.95	44.17	45.24	36.20	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	335	238	51	183	4	97
Average first mortgage outstanding debt..... (dollars).....	3,731	3,919	-	3,903	-	-
Average value of property..... (dollars).....	7,884	8,243	-	8,498	-	-
Average annual estimated rental value..... (dollars).....	894	890	-	903	-	-
Average annual mortgage payment..... (dollars).....	440	550	-	545	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.8	14.0	-	14.0	-	-
Value of property.....	5.6	6.7	-	6.4	-	-
Estimated annual rental value.....	52.1	61.8	-	60.4	-	-

## MORTGAGES—HOMES BUILT 1935 TO 1940

Table 1.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties.....	13,346	12,597	2,712	6,269	2,483	3,786	605	176	1,175	1,660	749
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness.....	12,791	12,154	2,623	6,057	2,401	3,656	580	168	1,129	1,587	637
Under \$500.....	447	429	49	118	50	68	2	9	206	45	19
\$500 to \$999.....	544	523	79	246	92	154	1	10	123	54	21
\$1,000 to \$1,499.....	743	709	132	375	153	222	4	5	114	79	34
\$1,500 to \$1,999.....	675	640	127	346	150	196	1	1	79	86	35
\$2,000 to \$2,499.....	913	876	170	468	185	283	10	11	96	121	37
\$2,500 to \$2,999.....	851	802	191	430	169	261	6	13	61	101	49
\$3,000 to \$3,999.....	2,274	2,149	508	1,116	461	655	49	28	135	313	125
\$4,000 to \$4,999.....	2,292	2,174	542	1,029	371	658	104	30	114	355	118
\$5,000 to \$5,999.....	1,831	1,733	460	823	345	478	101	29	85	235	98
\$6,000 to \$7,499.....	1,257	1,202	268	643	238	405	102	11	56	127	55
\$7,500 to \$9,999.....	599	572	72	307	126	181	102	13	36	42	27
\$10,000 to \$14,999.....	290	272	24	128	42	86	77	8	19	16	18
\$15,000 to \$19,999.....	64	62	5	33	16	17	18	-	4	2	2
\$20,000 and over.....	11	11	1	5	3	2	3	-	1	1	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate.....	12,903	12,298	2,653	6,165	2,434	3,731	594	170	1,093	1,613	605
Under 4.0%.....	110	110	14	25	10	15	1	-	57	13	-
4.0% to 4.4%.....	199	195	9	65	17	48	19	3	76	23	-
4.5% to 4.9%.....	4	4	-	4	1	3	-	-	-	-	-
5.0% to 5.4%.....	1,303	823	107	331	111	220	212	38	50	85	490
5.5% to 5.9%.....	12	12	2	4	1	3	4	-	1	1	-
6.0% to 6.4%.....	2,696	2,654	371	1,465	478	987	202	31	327	458	42
6.5% to 6.9%.....	25	25	13	6	3	3	2	-	1	3	-
7.0% to 7.4%.....	6,154	6,100	1,680	3,292	1,300	1,992	124	57	194	753	54
7.5% to 7.9%.....	2	2	-	-	-	-	-	1	1	-	-
8.0% and over.....	2,151	2,126	456	960	503	457	27	40	374	269	25
Average interest rate..... (percent).....	5.33	5.36	5.46	5.38	5.44	5.34	4.95	5.28	5.26	5.35	4.68
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required.....	11,513	10,933	2,623	5,389	2,273	3,116	554	164	664	1,539	580
Real estate taxes included in payment.....	5,493	5,110	1,583	2,457	1,147	1,310	78	56	99	837	383
Monthly.....	5,233	4,971	1,545	2,333	1,104	1,229	59	54	76	804	362
Quarterly.....	116	111	5	74	17	57	12	-	9	11	5
Semiannual.....	17	17	-	8	4	4	1	-	5	3	-
Annual.....	6	6	-	4	-	-	-	-	4	1	-
Other.....	12	12	3	1	1	-	-	-	4	4	-
Not reporting frequency of payment.....	109	93	30	41	21	20	5	2	1	14	16
Real estate taxes not included in payment.....	5,864	5,680	1,008	2,866	1,101	1,765	472	107	548	679	184
Monthly.....	4,018	3,869	934	1,639	825	814	341	93	288	574	149
Quarterly.....	1,407	1,380	39	1,041	222	819	113	9	117	61	27
Semiannual.....	238	234	7	117	29	88	8	2	85	15	4
Annual.....	72	72	1	20	6	14	2	-	41	8	-
Other.....	22	22	4	7	1	6	1	1	8	1	-
Not reporting frequency of payment.....	107	103	23	42	18	24	7	2	9	20	4
Not reporting tax payment requirements.....	156	143	32	66	25	41	4	1	17	23	13
No principal payments required.....	1,359	1,327	63	757	162	595	42	9	367	89	32
Monthly.....	281	264	36	117	53	64	16	3	53	39	17
Quarterly.....	609	601	16	460	80	380	14	3	86	22	8
Semiannual.....	337	331	7	143	20	123	8	3	153	17	6
Annual.....	85	85	1	19	5	13	1	-	62	3	-
Other.....	7	7	1	2	-	2	-	-	4	-	-
Not reporting frequency of payment.....	40	39	2	17	4	13	3	-	9	8	1
Not reporting principal payment requirements.....	266	134	23	55	22	33	6	2	30	18	132
No regular payments required.....	208	203	3	68	26	42	3	1	714	14	5
Reporting debt and value.....	12,779	12,142	2,623	6,063	2,397	3,666	578	168	1,125	1,585	637
JUNIOR MORTGAGE											
First mortgage only.....	1,026	995	282	493	209	284	17	10	110	83	31
First and junior mortgage.....	340	307	78	158	56	102	12	3	20	41	33
With first mortgage, not reporting on junior mort- gage.....	11,413	10,840	2,266	5,412	2,132	3,280	549	155	995	1,461	573
RELATION OF DEBT TO VALUE											
Value of property..... (dollars).....	81,370,200	77,305,800	15,651,300	39,904,700	15,355,600	24,549,100	6,389,000	1,256,600	5,274,500	9,049,200	3,864,400
Average value..... (dollars).....	6,367	6,363	5,967	6,582	6,406	6,696	11,019	7,480	4,688	5,710	6,067
Debt on first and junior mortgages..... (dollars).....	51,450,500	48,837,900	10,475,000	24,569,100	9,633,000	14,936,100	3,972,200	710,900	3,083,200	6,027,500	2,612,600
Percent of value of property.....	63.2	63.0	66.9	61.6	62.7	62.8	62.4	56.6	58.5	66.6	67.6
Average debt..... (dollars).....	4,086	4,022	3,994	4,052	4,019	4,074	6,872	4,232	2,741	3,803	4,101
Debt on first mortgage..... (dollars).....	51,136,100	48,549,300	10,422,200	24,424,400	9,586,300	14,838,100	3,941,900	707,100	3,061,800	5,991,900	2,586,800
Percent of value of property.....	62.8	62.6	66.6	61.2	62.4	60.4	61.9	56.3	58.0	66.2	66.9
Average debt..... (dollars).....	4,002	3,998	3,973	4,028	3,999	4,047	6,820	4,209	2,722	3,780	4,061

Table 2.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	10,508	9,289	4,428	4,773	88	1,219
Total first mortgage outstanding debt..... (dollars).....	42,010,300	38,001,300	19,785,000	17,854,800	381,500	4,009,000
Total annual mortgage payment..... (dollars).....	5,261,987	5,035,388	2,758,449	2,235,445	41,444	226,649
Average first mortgage outstanding debt..... (dollars).....	3,998	4,091	4,468	3,741	-	3,289
Average value of property..... (dollars).....	6,353	6,363	6,317	6,391	-	6,283
Average annual estimated rental value..... (dollars).....	683	685	691	679	-	661
Average annual mortgage payment..... (dollars).....	501	542	623	468	-	186
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.5	13.3	13.9	12.5	-	5.7
Value of property.....	7.9	8.5	9.9	7.3	-	3.0
Estimated annual rental value.....	73.4	79.1	90.2	69.0	-	28.1
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	8,079	7,830	4,326	3,442	62	249
Average first mortgage outstanding debt..... (dollars).....	4,040	4,055	4,471	3,538	-	3,561
Average value of property..... (dollars).....	6,091	6,090	6,294	5,837	-	6,122
Average annual estimated rental value..... (dollars).....	650	660	688	626	-	640
Average annual mortgage payment..... (dollars).....	558	568	628	495	-	259
Percent which annual mortgage payment represents of—						
First mortgage debt.....	13.8	14.0	14.0	14.0	-	7.3
Value of property.....	9.2	9.3	10.0	8.5	-	4.2
Estimated annual rental value.....	84.6	86.0	91.2	79.0	-	40.4
Monthly mortgage payment—						
Under \$10.....	303	238	12	222	4	65
\$10 to \$14.....	389	347	33	311	3	42
\$15 to \$19.....	438	403	82	315	6	35
\$20 to \$24.....	522	493	141	347	5	29
\$25 to \$29.....	618	603	194	403	6	15
\$30 to \$39.....	1,414	1,386	778	600	8	28
\$40 to \$49.....	1,568	1,556	1,048	503	10	12
\$50 to \$59.....	1,209	1,195	916	272	7	14
\$60 to \$74.....	968	961	714	288	9	7
\$75 to \$99.....	464	464	318	142	4	-
\$100 and over.....	186	184	95	89	-	2
Average monthly mortgage payment..... (dollars).....	46.54	47.33	52.32	41.21	-	21.55
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	2,429	1,459	102	1,331	26	970
Average first mortgage outstanding debt..... (dollars).....	3,858	4,283	4,331	4,266	-	3,219
Average value of property..... (dollars).....	7,227	7,327	7,297	7,324	-	6,324
Average annual estimated rental value..... (dollars).....	758	819	791	815	-	667
Average annual mortgage payment..... (dollars).....	309	403	414	401	-	167
Percent which annual mortgage payment represents of—						
First mortgage debt.....	8.0	9.4	9.6	9.4	-	5.2
Value of property.....	4.3	5.2	5.7	5.1	-	2.6
Estimated annual rental value.....	40.7	49.2	52.4	49.2	-	25.1

Table 1a.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE BOSTON METROPOLITAN DISTRICT: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties.....	7,953	7,550	1,745	3,560	1,453	2,197	476	118	487	1,064	403
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness.....	7,677	7,330	1,711	3,553	1,419	2,139	460	113	475	1,013	347
Under \$500.....	91	85	12	32	19	13	1	2	30	8	6
\$500 to \$999.....	117	112	28	45	22	21	—	2	21	18	5
\$1,000 to \$1,499.....	215	208	30	121	59	62	3	1	34	19	7
\$1,500 to \$1,999.....	222	215	48	100	45	54	1	—	35	31	7
\$2,000 to \$2,499.....	378	366	89	175	68	107	7	—	39	49	12
\$2,500 to \$2,999.....	398	373	95	191	83	108	5	5	22	55	25
\$3,000 to \$3,999.....	1,249	1,188	303	584	230	354	27	14	70	190	61
\$4,000 to \$4,999.....	1,627	1,554	405	708	254	454	66	26	73	275	73
\$5,000 to \$5,999.....	1,467	1,402	386	643	269	374	79	25	67	202	65
\$6,000 to \$7,499.....	1,074	1,032	228	553	203	350	87	11	41	112	42
\$7,500 to \$9,999.....	522	496	64	265	110	155	93	12	26	86	26
\$10,000 to \$14,999.....	258	242	21	111	88	78	78	8	14	15	16
\$15,000 to \$19,999.....	52	50	2	29	15	14	15	—	2	2	2
\$20,000 and over.....	7	7	—	3	3	—	3	—	1	—	—
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate.....	7,720	7,394	1,714	3,606	1,433	2,173	471	114	455	1,034	326
Under 4.0%.....	57	57	10	10	—	10	1	—	28	8	—
4.0% to 4.4%.....	133	130	4	52	12	40	19	3	40	12	—
4.4% to 4.9%.....	2	2	—	2	—	2	—	—	—	—	—
4.9% to 5.4%.....	950	682	87	263	74	189	206	38	32	56	268
5.4% to 5.9%.....	8	8	1	3	—	3	1	—	1	—	—
5.9% to 6.4%.....	1,744	1,724	243	884	303	581	132	21	129	315	20
6.4% to 6.9%.....	8	8	5	1	—	1	—	—	—	2	—
6.9% to 7.4%.....	3,990	3,964	1,190	2,008	836	1,172	91	40	111	524	25
7.4% to 7.9%.....	—	—	—	—	—	—	—	—	—	—	—
7.9% to 8.4%.....	806	797	167	375	199	176	18	12	109	116	9
8.4% to 8.9%.....	1	1	—	1	—	—	—	—	—	—	—
8.9% to 9.4%.....	9	9	4	5	4	1	—	—	—	—	—
9.4% to 9.9%.....	1	1	1	1	—	—	—	—	—	—	—
9.9% to 10.4%.....	3	3	2	1	1	—	—	—	—	—	—
10.4% to 10.9%.....	—	—	—	—	—	—	—	—	—	—	—
10.9% to 11.4%.....	2	2	—	—	—	—	1	—	1	—	—
11.4% to 11.9%.....	—	—	—	—	—	—	—	—	—	—	—
11.9% to 12.4%.....	6	6	—	1	1	—	1	—	4	—	—
Average interest rate.....(percent).....	5.28	5.30	5.41	5.33	5.40	5.28	4.89	5.09	5.14	5.31	4.65
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required.....	7,100	6,785	1,696	3,254	1,352	1,902	435	110	285	1,005	315
Real estate taxes included in payment.....	3,834	3,609	1,157	1,657	734	923	68	38	58	631	225
Monthly.....	3,663	3,451	1,122	1,584	709	875	51	36	48	610	212
Quarterly.....	73	69	5	45	12	33	11	—	5	3	4
Semiannual.....	8	8	—	4	1	3	1	—	1	2	—
Annual.....	3	3	—	—	—	—	1	—	1	1	—
Other.....	7	7	3	1	1	—	—	—	2	1	—
Not reporting frequency of payment.....	80	71	27	28	11	12	4	2	1	14	9
Real estate taxes not included in payment.....	3,171	3,066	514	1,559	603	956	365	71	223	354	85
Monthly.....	2,213	2,146	476	940	450	490	251	61	118	300	67
Quarterly.....	797	781	23	556	130	426	100	6	56	30	16
Semiannual.....	64	63	2	25	9	16	6	1	24	5	1
Annual.....	22	22	1	12	3	9	1	—	7	1	—
Other.....	13	13	1	5	—	5	1	1	4	1	—
Not reporting frequency of payment.....	62	61	11	21	11	10	6	2	4	17	1
Not reporting tax payment requirements.....	95	90	25	38	15	23	2	1	4	20	5
No principal payments required.....	647	632	36	363	90	273	34	6	146	47	15
Monthly.....	156	148	20	64	31	33	14	1	25	23	8
Quarterly.....	325	320	10	240	47	193	12	2	46	10	5
Semiannual.....	114	113	3	46	8	38	4	3	50	7	1
Annual.....	24	24	1	2	1	1	1	—	18	2	—
Other.....	5	5	1	2	—	2	—	—	2	—	—
Not reporting frequency of payment.....	23	22	1	9	3	6	3	—	4	5	1
Not reporting principal payment requirements.....	140	69	11	24	11	13	6	1	16	11	71
No regular payments required.....	66	64	2	19	10	9	1	1	40	1	2
Reporting debt and value.....	7,671	7,324	1,711	3,555	1,416	2,139	458	113	475	1,012	347
JUNIOR MORTGAGE											
First mortgage only.....	534	515	175	240	107	133	9	3	48	40	19
First and junior mortgage.....	149	133	42	55	21	34	6	1	4	25	16
With first mortgage, not reporting on junior mort- gage.....	6,988	6,676	1,494	3,260	1,288	1,972	443	109	423	947	312
RELATION OF DEBT TO VALUE											
Value of property.....(dollars).....	56,783,200	54,287,800	11,130,100	27,071,100	10,516,700	16,554,400	5,466,800	1,024,900	3,092,400	6,502,500	2,495,400
Average value.....(dollar).....	7,402	7,412	6,505	7,615	7,427	7,739	11,986	9,070	6,510	6,425	7,191
Debt on first and junior mortgages.....(dollars).....	35,643,500	34,944,900	7,675,600	17,091,900	6,725,900	10,365,900	3,316,700	574,600	1,845,900	4,440,200	1,698,700
Percent of value of property.....	64.5	64.4	69.0	63.1	64.0	62.6	60.7	56.1	59.7	68.3	68.1
Average debt.....(dollars).....	4,777	4,771	4,486	4,808	4,750	4,846	7,242	5,085	3,886	4,388	4,895
Debt on first mortgage.....(dollars).....	35,517,100	34,829,700	7,646,600	17,046,200	6,708,300	10,337,900	3,306,000	571,600	1,838,900	4,420,400	1,687,400
Percent of value of property.....	64.3	64.2	68.7	63.0	63.8	62.4	60.5	55.8	59.5	68.0	67.6
Average debt.....(dollars).....	4,760	4,756	4,469	4,795	4,788	4,833	7,218	5,058	3,871	4,368	4,863



Table 2a.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE BOSTON METROPOLITAN DISTRICT: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	6,848	5,769	3,108	2,615	51	574
Total first mortgage outstanding debt.....(dollars).....	30,099,100	27,564,700	15,105,200	12,198,400	261,100	2,534,400
Total annual mortgage payment.....(dollars).....	8,847,086	8,705,261	2,186,829	1,537,942	30,490	141,775
Average first mortgage outstanding debt.....(dollars).....	4,745	4,778	4,868	4,665	-	4,415
Average value of property.....(dollars).....	7,398	7,810	6,798	7,893	-	8,289
Average annual estimated rental value.....(dollars).....	801	793	748	844	-	874
Average annual mortgage payment.....(dollars).....	607	642	689	588	-	247
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.8	13.4	14.1	12.6	-	5.6
Value of property.....	8.2	8.8	10.1	7.5	-	3.0
Estimated annual rental value.....	75.8	81.0	92.1	69.7	-	28.8
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	5,154	5,015	3,040	1,939	36	139
Average first mortgage outstanding debt.....(dollars).....	4,674	4,679	4,864	4,390	-	4,455
Average value of property.....(dollars).....	6,934	6,917	6,754	7,169	-	7,525
Average annual estimated rental value.....(dollars).....	757	756	744	775	-	808
Average annual mortgage payment.....(dollars).....	654	664	693	620	-	317
Percent which annual mortgage payment represents of—						
First mortgage debt.....	14.0	14.2	14.2	14.1	-	7.1
Value of property.....	9.4	9.6	10.8	8.6	-	4.2
Estimated annual rental value.....	86.4	87.8	98.2	80.0	-	39.4
Monthly mortgage payment—						
Under \$10.....	82	65	4	61	-	17
\$10 to \$14.....	118	96	11	85	-	22
\$15 to \$19.....	157	137	28	108	1	20
\$20 to \$24.....	180	154	35	116	3	26
\$25 to \$29.....	280	271	73	195	8	9
\$30 to \$39.....	778	757	396	356	5	21
\$40 to \$49.....	1,122	1,116	729	381	6	6
\$50 to \$59.....	1,004	993	757	280	6	11
\$60 to \$74.....	843	838	625	205	8	5
\$75 to \$99.....	429	429	296	129	4	-
\$100 and over.....	161	159	86	73	-	2
Average monthly mortgage payment.....(dollars).....	54.53	55.31	57.75	51.63	-	26.38
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	1,189	754	68	676	15	435
Average first mortgage outstanding debt.....(dollars).....	5,056	5,435	-	5,454	-	4,400
Average value of property.....(dollars).....	9,413	9,921	-	9,968	-	8,532
Average annual estimated rental value.....(dollars).....	969	1,042	-	1,041	-	896
Average annual mortgage payment.....(dollars).....	399	499	-	498	-	225
Percent which annual mortgage payment represents of—						
First mortgage debt.....	7.9	9.2	-	9.1	-	5.1
Value of property.....	4.2	5.0	-	5.0	-	2.6
Estimated annual rental value.....	40.3	47.9	-	47.8	1	26.1

Table 1b.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE SPRINGFIELD-HOLYOKE METROPOLITAN DISTRICT: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties.....	1,181	1,092	120	482	146	336	117	15	165	193	89
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness.....	1,141	1,060	118	470	141	329	110	13	160	189	81
Under \$500.....	61	59	4	10	2	8	-	-	33	9	2
\$500 to \$999.....	66	64	4	30	10	20	1	1	22	6	2
\$1,000 to \$1,499.....	80	76	9	38	11	27	-	2	18	9	4
\$1,500 to \$1,999.....	78	71	7	31	13	18	-	-	13	20	7
\$2,000 to \$2,499.....	88	86	8	42	7	35	2	1	13	20	2
\$2,500 to \$2,999.....	82	77	16	38	11	27	1	2	10	10	5
\$3,000 to \$3,999.....	265	249	35	113	40	73	19	2	23	57	15
\$4,000 to \$4,999.....	209	189	17	88	26	62	37	1	9	37	20
\$5,000 to \$5,999.....	107	91	10	43	12	31	22	1	5	10	16
\$6,000 to \$6,999.....	63	58	6	25	6	19	14	-	6	7	5
\$7,500 to \$9,999.....	24	23	2	6	3	3	8	-	4	3	1
\$10,000 to \$14,999.....	13	12	-	5	-	5	3	-	4	-	1
\$15,000 to \$19,999.....	4	4	-	1	-	1	3	-	-	-	-
\$20,000 and over.....	1	1	-	-	-	-	-	-	-	1	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate.....	1,135	1,054	117	470	143	327	111	14	155	187	81
Under 4.0%.....	4	4	-	-	-	-	-	-	4	-	-
4.0%.....	21	21	1	5	3	2	-	-	12	3	-
4.1% to 4.4%.....	-	-	-	-	-	-	-	-	-	-	-
4.5%.....	113	58	5	25	14	11	6	-	5	17	55
4.6% to 4.9%.....	4	4	1	1	-	1	2	-	-	-	-
5.0%.....	502	485	30	237	42	195	68	3	68	79	17
5.1% to 5.4%.....	2	2	-	-	-	-	2	-	-	-	-
5.5%.....	325	316	35	165	68	97	26	7	13	70	9
5.6% to 5.9%.....	1	1	-	-	-	-	-	-	1	-	-
6.0%.....	161	161	44	37	16	21	6	4	52	18	-
6.1% to 6.4%.....	-	-	-	-	-	-	-	-	-	-	-
6.5%.....	1	1	-	-	-	-	1	-	-	-	-
6.6% to 6.9%.....	-	-	-	-	-	-	-	-	-	-	-
7.0%.....	1	1	1	-	-	-	-	-	-	-	-
7.1% to 7.4%.....	-	-	-	-	-	-	-	-	-	-	-
7.5%.....	-	-	-	-	-	-	-	-	-	-	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	-	-	-	-	-	-	-	-	-	-	-
Average interest rate..... (percent).....	5.21	5.25	5.51	5.22	5.28	5.19	5.16	-	5.23	5.22	-
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required.....	1,003	926	118	405	130	275	111	12	98	182	77
Real estate taxes included in payment.....	383	334	59	148	66	82	8	5	7	107	49
Monthly.....	361	312	59	134	61	73	7	5	4	103	45
Quarterly.....	10	10	-	7	1	6	-	-	1	2	-
Semiannual.....	1	1	-	1	1	-	-	-	-	-	-
Annual.....	1	1	-	-	-	-	-	-	1	-	-
Other.....	3	3	-	-	-	-	-	-	1	2	-
Not reporting frequency of payment.....	7	7	-	6	3	3	1	-	-	-	-
Real estate taxes not included in payment.....	599	575	58	247	61	186	101	7	89	73	24
Monthly.....	359	342	52	85	36	59	88	7	42	64	17
Quarterly.....	170	164	2	131	19	112	9	-	18	4	6
Semiannual.....	46	46	2	22	6	16	2	-	19	1	-
Annual.....	11	11	-	2	-	2	1	-	7	1	-
Other.....	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	13	12	2	3	-	3	1	-	3	3	1
Not reporting tax payment requirements.....	21	17	1	10	3	7	2	-	2	2	4
No principal payments required.....	127	126	1	64	12	52	5	3	46	7	1
Monthly.....	19	19	-	8	2	6	2	3	4	2	-
Quarterly.....	46	47	-	31	7	24	2	-	11	3	1
Semiannual.....	43	43	1	21	1	20	1	-	19	1	-
Annual.....	13	13	-	3	2	1	-	-	10	-	-
Other.....	1	1	-	-	-	-	-	-	1	-	-
Not reporting frequency of payment.....	3	3	-	1	-	1	-	-	1	1	-
Not reporting principal payment requirements.....	30	19	1	9	4	5	-	-	7	2	11
No regular payments required.....	21	21	-	4	-	4	1	-	14	2	-
Reporting debt and value.....	1,139	1,058	118	470	141	329	110	13	159	188	81
JUNIOR MORTGAGE											
First mortgage only.....	39	39	5	16	2	14	8	2	4	4	-
First and junior mortgage.....	41	41	3	19	6	13	6	-	5	8	-
With first mortgage, not reporting on junior mort- gage.....	1,059	978	110	435	133	302	96	11	150	176	81
RELATION OF DEBT TO VALUE											
Value of property..... (dollars).....	6,163,300	5,709,500	629,800	2,696,400	771,700	1,924,700	827,700	47,400	624,600	883,600	453,800
Average value..... (dollars).....	5,411	5,397	5,337	5,737	5,473	5,850	7,525	-	3,928	4,700	-
Debt on first and junior mortgages..... (dollars).....	3,910,500	3,599,500	382,100	1,580,100	458,800	1,121,300	610,300	27,000	373,400	626,600	311,000
Percent of value of property.....	63.4	63.0	60.7	58.6	59.5	58.3	73.7	-	59.8	70.9	-
Average debt..... (dollars).....	3,433	3,402	3,238	3,362	3,254	3,408	5,548	-	2,348	3,333	-
Debt on first mortgage..... (dollars).....	3,856,200	3,545,200	380,900	1,558,200	451,900	1,106,300	590,700	27,000	369,700	618,700	311,000
Percent of value of property.....	62.6	62.1	60.5	57.8	58.6	57.5	71.4	-	59.2	70.0	-
Average debt..... (dollars).....	3,386	3,351	3,228	3,315	3,205	3,363	5,870	-	2,325	3,291	-

Table 2b.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE SPRINGFIELD-HOLYOKE METROPOLITAN DISTRICT: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	901	783	293	477	13	118
Total first mortgage outstanding debt.....(dollars)	3,068,300	2,735,900	1,138,800	1,549,800	47,300	332,400
Total annual mortgage payment.....(dollars)	375,519	357,764	145,640	207,076	5,048	17,755
Average first mortgage outstanding debt.....(dollars)	3,405	3,494	3,887	3,249	-	2,817
Average value of property.....(dollars)	5,399	5,383	5,328	5,400	-	5,504
Average annual estimated rental value.....(dollars)	585	587	586	585	-	571
Average annual mortgage payment.....(dollars)	417	457	497	434	-	150
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.2	13.1	12.8	13.4	-	5.3
Value of property.....	7.7	8.5	9.8	8.0	-	2.7
Estimated annual rental value.....	71.3	77.9	84.9	74.2	-	26.4
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	608	591	287	297	7	17
Average first mortgage outstanding debt.....(dollars)	3,482	3,501	3,914	3,107	-	-
Average value of property.....(dollars)	5,099	5,109	5,344	4,881	-	-
Average annual estimated rental value.....(dollars)	552	554	588	521	-	-
Average annual mortgage payment.....(dollars)	493	501	502	502	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	14.1	14.3	12.8	16.1	-	-
Value of property.....	9.7	9.8	9.4	10.3	-	-
Estimated annual rental value.....	89.3	90.5	85.4	96.2	-	-
Monthly mortgage payment—						
Under \$10.....	31	23	1	42	-	8
\$10 to \$14.....	39	36	2	33	1	3
\$15 to \$19.....	33	31	5	26	-	2
\$20 to \$24.....	46	46	11	34	1	-
\$25 to \$29.....	82	81	31	49	1	1
\$30 to \$39.....	155	153	76	76	1	2
\$40 to \$49.....	118	118	89	28	1	-
\$50 to \$59.....	50	50	41	8	1	-
\$60 to \$74.....	36	35	24	10	1	1
\$75 to \$99.....	10	10	5	5	-	-
\$100 and over.....	8	8	2	6	-	-
Average monthly mortgage payment.....(dollars)	41.05	41.78	41.84	41.80	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	293	192	6	180	6	101
Average first mortgage outstanding debt.....(dollars)	3,247	3,474	-	3,483	-	2,815
Average value of property.....(dollars)	6,021	6,228	-	6,226	-	5,628
Average annual estimated rental value.....(dollars)	654	687	-	690	-	590
Average annual mortgage payment.....(dollars)	260	320	-	323	-	144
Percent which annual mortgage payment represents of—						
First mortgage debt.....	8.0	9.2	-	9.3	-	5.1
Value of property.....	4.3	5.1	-	5.2	-	2.6
Estimated annual rental value.....	39.7	46.6	-	46.8	-	24.4

## MORTGAGES—HOMES BUILT 1935 TO 1940

Table 1c.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE WORCESTER METROPOLITAN DISTRICT: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties	1,075	991	247	591	239	352	6	5	77	65	84
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness	993	924	219	563	233	330	4	5	71	62	69
Under \$500	41	39	4	12	4	8	-	-	17	6	2
\$500 to \$999	40	37	3	23	9	14	-	-	9	2	3
\$1,000 to \$1,499	52	38	10	36	14	22	1	-	7	4	4
\$1,500 to \$1,999	52	36	9	39	21	18	-	-	6	4	4
\$2,000 to \$2,499	25	27	10	57	23	34	-	1	3	6	5
\$2,500 to \$2,999	37	34	11	60	30	30	-	-	6	7	3
\$3,000 to \$3,999	247	226	60	142	62	80	1	3	10	10	21
\$4,000 to \$4,999	162	145	50	81	25	56	-	-	4	10	17
\$5,000 to \$5,999	111	105	38	57	26	31	-	1	2	7	6
\$6,000 to \$6,999	57	54	16	31	10	21	1	-	2	4	3
\$7,500 to \$9,999	22	22	2	15	5	10	1	-	3	1	-
\$10,000 to \$14,999	11	10	2	7	3	4	-	-	-	1	1
\$15,000 to \$19,999	7	7	3	2	1	1	-	-	2	-	-
\$20,000 and over	2	2	1	1	-	1	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate	1,029	958	241	576	232	344	6	5	65	65	71
Under 4.0%	15	15	1	4	3	1	-	-	10	-	-
4.0% to 4.1%	9	9	-	1	1	-	-	-	6	2	-
4.1% to 4.4%	-	-	-	-	-	-	-	-	-	-	-
4.5% to 4.6%	77	16	4	8	3	5	-	-	3	1	61
4.6% to 4.9%	-	-	-	-	-	-	-	-	-	-	-
5.0% to 5.4%	175	174	37	108	40	68	2	1	16	15	1
5.1% to 5.4%	7	7	4	2	-	2	-	-	-	1	-
5.5% to 5.9%	585	530	144	337	113	224	3	1	13	32	5
6.0% to 6.4%	209	205	51	120	71	49	1	3	16	14	4
6.1% to 6.4%	-	-	-	-	-	-	-	-	-	-	-
6.5% to 6.9%	-	-	-	-	-	-	-	-	-	-	-
7.0% to 7.4%	1	1	-	-	-	-	-	-	1	-	-
7.1% to 7.4%	-	-	-	-	-	-	-	-	-	-	-
7.5% to 7.9%	1	1	-	1	1	-	-	-	-	-	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	-	-	-	-	-	-	-	-	-	-	-
Average interest rate (percent)	5.39	5.45	5.50	5.48	5.52	5.46	-	-	-	-	-
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required	935	866	235	522	214	308	4	5	43	57	69
Real estate taxes included in payment	523	472	170	271	122	149	-	1	5	25	51
Monthly	503	456	169	258	116	142	-	1	4	24	47
Quarterly	11	10	-	9	2	7	-	-	-	1	1
Semiannual	2	2	-	1	1	-	-	-	1	-	-
Annual	-	-	-	-	-	-	-	-	-	-	-
Other	-	4	1	3	3	-	-	-	-	-	3
Not reporting frequency of payment	7	4	-	-	-	-	-	-	-	-	-
Real estate taxes not included in payment	403	386	64	248	91	157	4	4	34	32	17
Monthly	253	237	56	134	63	71	1	4	17	25	16
Quarterly	122	122	5	106	27	79	3	-	4	4	-
Semiannual	11	10	1	3	-	3	-	-	5	1	1
Annual	8	8	-	-	-	-	-	-	6	2	-
Other	2	2	1	-	-	-	-	-	1	-	-
Not reporting frequency of payment	7	7	1	5	1	4	-	-	1	-	-
Not reporting tax payment requirements	9	8	1	3	1	2	-	-	4	-	1
No principal payments required	95	90	7	57	18	39	2	-	17	7	5
Monthly	24	20	4	10	6	4	-	-	4	2	4
Quarterly	46	45	2	40	10	30	-	-	2	1	1
Semiannual	14	14	-	5	-	5	2	-	5	2	-
Annual	7	7	-	-	1	-	-	-	6	-	-
Other	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment	4	4	1	1	1	-	-	-	-	2	-
Not reporting principal payment requirements	23	13	5	5	2	3	-	-	3	-	10
No regular payments required	22	22	-	7	5	2	-	-	14	1	-
Reporting debt and value	992	923	219	562	232	330	4	5	71	62	69
JUNIOR MORTGAGE											
First mortgage only	30	30	18	9	1	8	-	-	3	-	-
First and junior mortgage	61	57	16	39	14	25	-	-	1	1	4
With first mortgage, not reporting on junior mort- gage	901	836	185	514	217	297	4	5	67	61	65
RELATION OF DEBT TO VALUE											
Value of property (dollars)	5,747,000	5,386,100	1,412,900	3,258,400	1,308,000	1,950,400	33,500	25,500	310,600	339,200	360,900
Average value (dollars)	5,793	5,835	6,479	5,798	5,638	5,910	-	-	-	-	-
Debt on first and junior mortgages (dollars)	3,592,600	3,348,900	923,700	2,004,800	796,300	1,208,500	21,100	16,100	179,100	204,100	243,700
Percent of value of property	62.5	62.2	65.1	61.5	60.9	62.0	-	-	-	-	-
Average debt (dollars)	3,522	3,628	4,218	3,567	3,432	3,662	-	-	-	-	-
Debt on first mortgage (dollars)	3,541,600	3,302,100	912,900	1,969,700	787,400	1,182,300	21,100	16,100	178,800	203,500	239,500
Percent of value of property	61.6	61.3	64.3	60.4	60.2	60.6	-	-	-	-	-
Average debt (dollars)	3,570	3,578	4,168	3,505	3,394	3,583	-	-	-	-	-

Table 2c.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE WORCESTER METROPOLITAN DISTRICT: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	804	726	395	323	8	78
Total first mortgage outstanding debt.....(dollars)	2,848,900	2,613,900	1,496,500	1,092,900	24,500	235,000
Total annual mortgage payment.....(dollars)	342,558	328,970	208,668	117,552	2,750	13,588
Average first mortgage outstanding debt.....(dollars)	3,543	3,600	3,789	3,384	-	-
Average value of property.....(dollars)	5,695	5,698	5,576	5,877	-	-
Average annual estimated rental value.....(dollars)	615	615	621	609	-	-
Average annual mortgage payment.....(dollars)	426	453	528	364	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.0	12.6	13.9	10.8	-	-
Value of property.....	7.5	8.0	9.5	6.2	-	-
Estimated annual rental value.....	69.3	73.7	85.1	59.8	-	-
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	625	603	386	212	5	22
Average first mortgage outstanding debt.....(dollars)	3,436	3,458	3,797	2,656	-	-
Average value of property.....(dollars)	5,311	5,313	5,581	4,854	-	-
Average annual estimated rental value.....(dollars)	587	588	621	529	-	-
Average annual mortgage payment.....(dollars)	457	465	533	346	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	13.3	13.5	14.0	12.1	-	-
Value of property.....	8.6	8.8	9.6	7.1	-	-
Estimated annual rental value.....	77.7	79.2	85.8	65.3	-	-
Monthly mortgage payment—						
Under \$10.....	28	21	-	21	-	7
\$10 to \$14.....	27	23	3	20	-	4
\$15 to \$19.....	42	38	7	30	1	4
\$20 to \$24.....	60	60	25	33	2	-
\$25 to \$29.....	54	51	29	22	-	3
\$30 to \$39.....	137	135	97	38	-	2
\$40 to \$49.....	136	135	103	30	2	1
\$50 to \$59.....	67	67	64	8	-	-
\$60 to \$74.....	52	51	41	10	-	1
\$75 to \$99.....	12	12	11	1	-	-
\$100 and over.....	10	10	6	4	-	-
Average monthly mortgage payment.....(dollars)	38.05	38.79	44.41	28.79	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	179	123	9	111	3	56
Average first mortgage outstanding debt.....(dollars)	3,918	4,301	-	4,388	-	-
Average value of property.....(dollars)	7,037	7,588	-	7,832	-	-
Average annual estimated rental value.....(dollars)	713	746	-	760	-	-
Average annual mortgage payment.....(dollars)	319	393	-	399	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	8.2	9.1	-	9.1	-	-
Value of property.....	4.5	5.2	-	5.1	-	-
Estimated annual rental value.....	44.8	52.6	-	52.5	-	-

## MORTGAGES—HOMES BUILT 1935 TO 1940

Table 1.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties.....	49,933	47,819	4,232	13,338	7,047	6,291	4,357	7,448	11,920	6,014	2,614
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness.....	48,096	45,779	4,101	13,016	6,893	6,123	4,318	7,359	11,245	5,740	2,317
Under \$500.....	7,505	7,329	430	1,103	596	507	19	431	3,769	1,577	176
\$500 to \$999.....	3,979	3,849	338	847	424	423	20	182	1,949	513	130
\$1,000 to \$1,499.....	2,725	2,638	279	648	312	335	26	93	1,349	243	87
\$1,500 to \$1,999.....	2,350	2,257	319	609	287	322	46	105	995	183	93
\$2,000 to \$2,499.....	2,298	2,191	365	555	317	338	75	157	756	183	107
\$2,500 to \$2,999.....	2,079	1,957	333	565	269	296	107	169	599	184	122
\$3,000 to \$3,999.....	6,403	5,995	662	1,968	1,041	927	573	1,331	809	652	408
\$4,000 to \$4,999.....	9,640	8,990	701	2,957	1,731	1,225	1,295	2,555	508	974	650
\$5,000 to \$5,999.....	7,121	6,800	448	2,374	1,292	1,082	1,196	1,755	262	765	321
\$6,000 to \$7,499.....	2,517	2,386	172	825	378	452	517	436	147	289	131
\$7,500 to \$9,999.....	1,041	975	42	340	178	162	285	105	68	135	66
\$10,000 to \$14,999.....	380	355	10	103	59	44	141	38	25	38	25
\$15,000 to \$19,999.....	45	44	1	17	9	8	16	2	6	2	1
\$20,000 and over.....	13	13	1	5	5	-	2	-	3	2	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate.....	48,469	46,192	4,150	13,161	6,954	6,207	4,320	7,370	11,344	5,847	2,277
Under 4.0%.....	591	584	160	86	66	20	6	29	245	58	7
4.0%.....	841	831	20	221	115	106	73	57	385	75	10
4.1% to 4.4%.....	13	12	1	2	1	1	5	-	1	3	1
4.5%.....	9,577	7,756	354	2,661	1,616	1,045	1,235	2,217	133	1,156	1,921
4.6% to 4.9%.....	29	29	3	8	3	5	10	5	-	3	-
5.0%.....	13,356	13,225	780	4,778	2,553	2,225	1,930	3,001	1,314	1,422	131
5.1% to 5.4%.....	98	98	5	38	18	20	8	28	6	13	-
5.5%.....	2,865	2,799	359	912	450	462	532	659	121	215	66
5.6% to 5.9%.....	7	7	1	3	2	1	-	-	-	3	-
6.0%.....	19,678	19,548	2,370	3,994	1,955	2,039	513	1,311	8,608	2,757	130
6.1% to 6.4%.....	10	10	3	1	-	1	1	1	2	2	-
6.5%.....	62	61	8	25	13	12	1	7	14	6	1
6.6% to 6.9%.....	6	6	4	2	-	2	-	-	-	-	-
7.0%.....	1,115	1,106	76	391	137	254	3	32	507	97	9
7.1% to 7.4%.....	2	1	-	-	-	-	-	-	-	-	-
7.5%.....	7	7	-	3	2	1	1	1	1	1	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	112	112	6	36	23	13	1	22	12	35	-
Average interest rate..... (percent).....	5.35	5.39	5.54	5.28	5.22	5.35	5.02	5.08	5.77	5.42	4.85
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required.....	47,829	45,557	4,140	12,992	6,890	6,102	4,308	7,356	10,921	5,840	2,272
Real estate taxes included in payment.....	23,445	21,908	1,811	7,771	4,227	3,544	2,688	5,998	828	2,612	1,537
Monthly.....	22,928	21,429	1,779	7,593	4,140	3,453	2,609	5,915	774	2,759	1,499
Quarterly.....	66	63	3	29	15	14	17	6	5	3	3
Semiannual.....	37	34	2	11	4	7	4	1	15	1	3
Annual.....	33	33	-	2	1	1	2	1	24	4	-
Other.....	4	4	-	2	1	1	-	-	2	-	-
Not reporting frequency of payment.....	377	345	27	134	66	68	56	75	8	45	32
Real estate taxes not included in payment.....	23,862	23,158	2,307	5,066	2,592	2,474	1,606	1,278	9,949	2,952	704
Monthly.....	21,438	20,771	2,259	4,406	2,270	2,136	1,308	1,188	8,792	2,823	667
Quarterly.....	822	810	12	303	168	135	237	43	188	27	12
Semiannual.....	734	728	2	195	95	100	45	27	428	31	6
Annual.....	480	475	2	87	23	64	6	1	355	25	4
Other.....	67	67	3	13	7	6	2	1	39	9	-
Not reporting frequency of payment.....	321	306	29	62	29	33	13	18	147	37	15
Not reporting tax payment requirements.....	522	491	22	155	71	84	14	80	144	76	31
No principal payments required.....	771	744	49	163	71	92	25	33	417	57	27
Monthly.....	466	445	44	97	40	57	19	31	206	48	21
Quarterly.....	44	44	1	20	11	9	4	-	18	1	-
Semiannual.....	133	130	1	22	13	9	2	2	99	4	3
Annual.....	98	98	1	19	6	13	-	-	75	3	-
Other.....	9	9	-	3	1	2	-	-	6	-	-
Not reporting frequency of payment.....	21	18	2	2	-	2	-	-	18	1	3
Not reporting principal payment requirements.....	775	472	37	102	44	58	25	57	177	74	303
No regular payments required.....	558	546	6	81	42	39	9	2	405	43	12
Reporting debt and value.....	48,081	45,765	4,099	13,012	6,892	6,120	4,318	7,357	11,240	5,739	2,315
JUNIOR MORTGAGE											
First mortgage only.....	19,082	18,154	1,621	5,402	2,843	2,559	1,995	3,276	3,464	2,386	928
First and junior mortgage.....	300	270	37	68	33	35	14	27	75	49	30
With first mortgage, not reporting on junior mort- gage.....	28,699	27,341	2,431	7,542	4,016	3,526	2,809	4,054	7,701	3,304	1,358
RELATION OF DEBT TO VALUE											
Value of property..... (dollars).....	240,659,300	227,688,400	19,639,100	76,957,800	40,960,100	35,997,700	34,204,700	40,760,100	31,040,400	25,086,300	12,970,300
Average value..... (dollars).....	5,005	4,975	4,791	5,914	5,943	5,882	7,921	5,540	2,762	4,371	5,601
Debt on first and junior mortgages..... (dollars).....	154,044,700	145,463,400	12,173,600	47,486,000	25,536,000	21,952,000	22,245,300	30,630,200	16,685,500	16,240,800	8,581,300
Percent of value of property.....	64.0	63.9	62.0	61.7	62.3	61.0	65.0	75.1	53.8	64.7	66.2
Average debt..... (dollars).....	3,204	3,178	2,970	3,650	3,705	3,587	5,152	4,163	1,484	2,880	3,705
Debt on first mortgage..... (dollars).....	133,867,600	145,297,600	12,148,100	47,436,100	25,511,500	21,924,600	22,235,300	30,607,600	16,651,500	16,219,000	8,570,000
Percent of value of property.....	68.9	63.8	61.9	61.6	62.3	60.9	65.0	75.1	53.6	64.7	66.1
Average debt..... (dollars).....	3,200	3,175	2,964	3,646	3,702	3,582	5,149	4,160	1,481	2,826	3,700

Table 2.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	44,048	48,420	21,865	21,150	405	628
Total first mortgage outstanding debt.....(dollars)	143,822,500	142,584,500	99,474,400	42,412,100	698,000	1,238,000
Total annual mortgage payment.....(dollars)	19,121,209	19,016,699	12,091,355	6,789,758	135,586	104,510
Average first mortgage outstanding debt.....(dollars)	3,265	3,284	4,549	2,005	1,723	1,971
Average value of property.....(dollars)	5,066	5,080	6,183	3,977	3,103	4,079
Average annual estimated rental value.....(dollars)	540	542	666	417	384	401
Average annual mortgage payment.....(dollars)	434	438	553	321	385	166
Percent which annual mortgage payment represents of—						
First mortgage debt.....	13.3	13.3	12.2	16.0	19.4	8.4
Value of property.....	8.6	8.6	8.9	8.1	10.8	4.1
Estimated annual rental value.....	80.4	80.8	83.1	77.0	87.2	41.5
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	42,006	41,613	21,753	19,486	374	393
Average first mortgage outstanding debt.....(dollars)	3,286	3,297	4,554	1,925	1,730	2,142
Average value of property.....(dollars)	4,993	5,005	6,177	3,736	2,985	3,749
Average annual estimated rental value.....(dollars)	534	536	665	394	376	378
Average annual mortgage payment.....(dollars)	437	440	553	314	340	197
Percent which annual mortgage payment represents of—						
First mortgage debt.....	13.3	13.3	12.2	16.3	19.7	9.2
Value of property.....	8.8	8.8	9.0	8.4	11.4	5.2
Estimated annual rental value.....	81.8	82.0	83.2	79.7	90.3	52.0
Monthly mortgage payment—						
Under \$10.....	3,174	2,981	95	2,848	38	193
\$10 to \$14.....	2,879	2,837	94	2,705	38	42
\$15 to \$19.....	2,717	2,683	187	2,474	42	34
\$20 to \$24.....	2,872	2,843	326	2,469	48	29
\$25 to \$29.....	3,522	3,506	930	2,502	74	16
\$30 to \$39.....	8,680	8,648	5,651	2,933	64	32
\$40 to \$49.....	9,703	9,677	8,174	1,471	32	26
\$50 to \$59.....	4,085	4,073	3,154	902	17	12
\$60 to \$74.....	2,599	2,591	2,009	570	12	8
\$75 to \$99.....	1,210	1,210	867	338	5	-
\$100 and over.....	565	564	286	274	4	1
Average monthly mortgage payment.....(dollars)	36.44	36.63	46.11	26.20	28.33	16.39
REGULAR QUARTERLY, SEMI-ANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	2,042	1,807	112	1,664	31	235
Average first mortgage outstanding debt.....(dollars)	2,826	2,974	3,703	2,950	-	1,686
Average value of property.....(dollars)	6,560	6,811	7,477	6,809	-	4,630
Average annual estimated rental value.....(dollars)	655	683	788	680	-	439
Average annual mortgage payment.....(dollars)	369	402	492	399	-	116
Percent which annual mortgage payment represents of—						
First mortgage debt.....	13.1	13.5	13.3	13.5	-	6.9
Value of property.....	5.6	5.9	6.6	5.9	-	2.5
Estimated annual rental value.....	56.4	58.9	62.5	58.6	-	26.4

Table 1a.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE CITY OF DETROIT: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties	18,878	17,982	1,112	5,818	3,110	2,708	3,281	4,857	980	1,934	896
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness	18,646	17,798	1,103	5,763	3,074	2,689	3,250	4,810	960	1,912	848
Under \$500	146	140	7	40	22	18	6	24	36	27	6
\$500 to \$999	148	135	8	47	23	24	8	10	50	12	13
\$1,000 to \$1,499	178	171	14	71	31	40	10	17	47	12	7
\$1,500 to \$1,999	256	239	14	124	59	65	21	39	36	11	17
\$2,000 to \$2,499	450	430	41	195	70	125	40	59	64	31	20
\$2,500 to \$2,999	584	568	53	230	96	134	82	82	63	58	16
\$3,000 to \$3,999	3,315	3,177	201	1,066	583	483	454	950	221	285	138
\$4,000 to \$4,999	6,391	6,027	374	1,810	1,094	716	1,073	1,957	214	599	364
\$5,000 to \$5,999	5,040	4,865	294	1,548	819	729	964	1,344	124	591	175
\$6,000 to \$7,499	1,475	1,415	79	450	185	265	364	276	67	179	60
\$7,500 to \$9,999	504	480	14	149	73	76	158	48	30	81	24
\$10,000 to \$14,999	146	139	4	29	17	12	65	10	6	25	7
\$15,000 to \$19,999	12	11	-	4	2	2	4	-	2	1	1
\$20,000 and over	1	1	-	-	-	-	1	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate	18,626	17,800	1,094	5,771	3,085	2,686	3,254	4,811	949	1,921	826
Under 4.0%	91	90	7	15	7	8	3	7	50	8	1
4.0% to 4.4%	311	307	7	125	55	70	62	33	62	18	4
4.5% to 4.9%	5	5	1	-	-	-	-	-	-	-	-
5.0% to 5.4%	5,908	5,182	215	1,608	970	638	938	1,603	78	740	726
5.5% to 5.9%	22	22	2	6	2	4	7	4	-	3	-
6.0% to 6.4%	7,989	7,924	438	2,743	1,450	1,293	1,499	2,254	226	764	65
6.5% to 6.9%	49	49	1	16	6	10	6	19	3	4	-
7.0% to 7.4%	1,843	1,824	199	560	274	286	410	507	47	101	19
7.5% to 7.9%	3	3	-	2	1	1	-	-	-	1	-
8.0% and over	2,366	2,356	222	684	315	369	320	375	461	274	10
Average interest rate (percent)	5.00	5.02	5.18	5.01	4.97	5.05	5.00	4.96	5.31	4.97	4.58
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required	18,541	17,719	1,094	5,760	3,082	2,678	3,249	4,796	910	1,910	822
Real estate taxes included in payment	14,748	14,061	856	4,679	2,540	2,139	2,195	4,385	248	1,698	687
Monthly	14,454	13,783	837	4,575	2,494	2,081	2,128	4,327	243	1,673	671
Quarterly	48	46	2	23	10	13	14	4	1	2	2
Semiannual	14	12	1	4	1	3	3	1	2	1	2
Annual	6	6	-	-	-	-	2	1	2	1	-
Other	1	1	-	1	-	1	-	-	-	-	-
Not reporting frequency of payment	225	213	16	76	35	41	48	52	-	21	12
Real estate taxes not included in payment	3,699	3,566	237	1,085	535	530	1,048	371	657	193	133
Monthly	3,028	2,905	221	814	401	413	831	322	551	166	123
Quarterly	468	461	9	189	103	86	180	31	39	13	7
Semiannual	135	134	-	40	24	16	29	9	45	8	1
Annual	23	23	-	5	1	4	2	-	15	1	-
Other	3	3	-	2	-	2	1	-	-	-	-
Not reporting frequency of payment	42	40	7	15	6	9	-	9	4	5	2
Not reporting tax payment requirements	94	92	1	16	7	9	11	40	5	19	2
No principal payments required	133	120	13	24	11	13	16	18	31	18	13
Monthly	102	90	12	15	6	9	13	17	18	15	12
Quarterly	14	14	1	7	3	4	1	-	4	1	-
Semiannual	14	14	-	2	2	-	2	1	8	1	-
Annual	1	1	-	-	-	-	-	-	1	-	-
Other	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment	2	1	-	-	-	-	-	-	-	1	1
Not reporting principal payment requirements	170	109	5	29	13	16	15	43	12	5	61
No regular payments required	34	34	-	5	4	1	1	-	27	1	-
Reporting debt and value	18,644	17,796	1,102	5,762	3,074	2,688	3,250	4,810	960	1,912	848
JUNIOR MORTGAGE											
First mortgage only	8,024	7,624	591	2,390	1,110	1,280	1,496	1,981	395	771	400
First and junior mortgage	46	46	4	17	5	12	8	7	5	5	-
With first mortgage, not reporting on junior mort- gage	10,574	10,126	507	3,355	1,959	1,396	1,746	2,822	560	1,136	448
RELATION OF DEBT TO VALUE											
Value of property (dollars)	120,248,300	114,867,900	5,853,400	37,871,500	19,967,100	17,904,400	24,091,800	28,074,400	5,671,100	12,305,700	5,380,400
Average value (dollars)	6,450	6,455	5,219	6,573	6,495	6,661	7,413	5,837	5,907	6,436	6,345
Debt on first and junior mortgages (dollars)	85,102,700	81,288,000	4,843,800	25,701,000	13,782,400	11,918,600	16,255,300	21,792,500	3,559,800	9,135,600	3,814,700
Percent of value of property	70.8	70.8	70.7	67.9	69.9	66.6	67.5	77.6	62.8	74.2	70.9
Average debt (dollars)	4,565	4,568	4,395	4,460	4,484	4,434	5,002	4,581	3,708	4,778	4,498
Debt on first mortgage (dollars)	85,063,400	81,248,700	4,838,800	25,687,300	13,777,600	11,909,700	16,249,500	21,785,800	3,554,900	9,132,400	3,814,700
Percent of value of property	70.7	70.7	70.6	67.8	69.0	66.5	67.4	77.6	62.7	74.2	70.9
Average debt (dollars)	4,563	4,566	4,391	4,458	4,482	4,431	5,000	4,529	3,703	4,776	4,498



Table 2a.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF DETROIT: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	17,619	17,507	13,936	3,488	83	112
Total first mortgage outstanding debt..... (dollars)	80,692,900	80,273,900	65,702,300	14,302,400	269,200	419,000
Total annual mortgage payment..... (dollars)	10,053,914	10,017,676	8,113,690	1,862,910	41,076	36,238
Average first mortgage outstanding debt..... (dollars)	4,580	4,585	4,715	4,100	-	3,741
Average value of property..... (dollars)	6,456	6,455	6,221	7,431	-	6,637
Average annual estimated rental value..... (dollars)	704	705	685	786	-	665
Average annual mortgage payment..... (dollars)	571	572	582	534	-	324
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.5	12.5	12.3	13.0	-	8.6
Value of property.....	8.8	8.9	9.4	7.2	-	4.9
Estimated annual rental value.....	81.0	81.2	85.0	63.0	-	48.6
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	16,943	16,858	13,872	2,907	79	85
Average first mortgage outstanding debt..... (dollars)	4,594	4,598	4,717	4,070	-	-
Average value of property..... (dollars)	6,353	6,355	6,211	7,096	-	-
Average annual estimated rental value..... (dollars)	695	695	684	755	-	-
Average annual mortgage payment..... (dollars)	572	573	582	532	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.4	12.5	12.3	13.1	-	-
Value of property.....	9.0	9.0	9.4	7.5	-	-
Estimated annual rental value.....	82.3	82.4	85.1	70.5	-	-
Monthly mortgage payment—						
Under \$10.....	41	26	4	21	1	15
\$10 to \$14.....	47	39	1	36	2	8
\$15 to \$19.....	104	92	12	77	3	12
\$20 to \$24.....	174	167	39	119	9	7
\$25 to \$29.....	469	460	178	277	10	4
\$30 to \$39.....	3,845	3,836	2,948	870	18	9
\$40 to \$49.....	6,965	6,947	6,260	670	17	18
\$50 to \$59.....	2,686	2,678	2,295	374	9	8
\$60 to \$74.....	1,658	1,654	1,406	242	6	4
\$75 to \$99.....	708	708	565	140	3	-
\$100 and over.....	246	246	164	81	1	-
Average monthly mortgage payment..... (dollars)	47.66	47.75	48.52	44.33	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	676	649	64	581	4	27
Average first mortgage outstanding debt..... (dollars)	4,215	4,260	-	4,254	-	-
Average value of property..... (dollars)	9,044	9,047	-	9,102	-	-
Average annual estimated rental value..... (dollars)	937	941	-	941	-	-
Average annual mortgage payment..... (dollars)	588	551	-	545	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.8	12.9	-	12.8	-	-
Value of property.....	5.9	6.1	-	6.0	-	-
Estimated annual rental value.....	57.4	58.5	-	57.9	-	-

Table 1b.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE DETROIT METROPOLITAN DISTRICT: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties	33,944	32,185	2,146	9,812	5,306	4,506	4,131	6,965	4,796	4,335	1,759
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness	33,131	31,495	2,109	9,691	5,239	4,452	4,090	6,894	4,542	4,169	1,636
Under \$500	3,395	3,315	243	346	225	121	11	288	1,436	992	79
\$500 to \$999	1,706	1,644	134	302	162	140	13	118	755	322	62
\$1,000 to \$1,499	1,052	1,009	62	263	124	139	24	58	462	140	43
\$1,500 to \$1,999	880	844	47	285	137	148	41	69	310	92	36
\$2,000 to \$2,499	1,071	1,021	60	396	184	212	62	113	277	93	50
\$2,500 to \$2,999	1,128	1,068	99	398	196	202	90	144	230	107	60
\$3,000 to \$3,999	5,031	4,747	403	1,665	888	777	534	1,295	384	466	284
\$4,000 to \$4,999	8,654	8,111	539	2,672	1,568	1,104	1,242	2,512	327	819	543
\$5,000 to \$5,999	6,653	6,368	360	2,228	1,214	1,014	1,153	1,731	181	715	285
\$6,000 to \$7,499	2,226	2,117	110	730	322	408	491	425	102	259	109
\$7,500 to \$9,999	951	892	24	312	165	147	278	103	49	126	59
\$10,000 to \$14,999	336	311	8	78	45	33	134	36	21	34	25
\$15,000 to \$19,999	39	38	-	14	7	7	15	2	5	2	1
\$20,000 and over	9	9	-	2	2	-	2	-	3	2	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate	33,253	31,655	2,106	9,709	5,250	4,459	4,092	6,898	4,592	4,258	1,598
Under 4.0%	340	337	152	28	17	11	6	18	102	31	3
4.0% to 4.4%	511	502	12	165	97	88	70	55	135	45	9
4.4% to 4.8%	9	8	1	1	-	1	5	-	1	-	1
4.8% to 5.2%	8,764	7,369	323	2,519	1,532	987	1,200	2,184	109	1,034	1,395
5.2% to 5.6%	28	28	3	7	2	5	10	5	-	3	-
5.6% to 6.0%	11,090	10,990	566	4,100	2,183	1,917	1,835	2,927	462	1,100	100
6.0% to 6.4%	80	80	2	32	14	18	7	27	4	8	-
6.4% to 6.8%	2,458	2,432	253	800	392	408	503	640	69	168	26
6.8% to 7.2%	4	4	-	2	1	1	-	-	-	2	-
7.2% to 7.6%	9,835	9,775	781	2,008	998	1,010	451	1,014	3,678	1,843	60
7.6% to 8.0%	3	3	-	1	-	1	1	1	-	-	-
8.0% to 8.4%	20	19	3	7	4	3	-	6	1	2	1
8.4% to 8.8%	1	1	1	-	-	-	-	-	-	-	-
8.8% to 9.2%	55	53	4	8	2	6	2	7	27	5	2
9.2% to 9.6%	1	1	-	-	-	-	-	-	-	-	1
9.6% to 10.0%	3	3	-	-	-	-	1	1	-	1	-
10.0% to 10.4%	3	3	-	-	-	-	-	-	-	-	-
10.4% to 10.8%	51	51	5	11	8	3	1	13	5	16	-
Average interest rate (percent)	5.16	5.21	5.22	5.10	5.07	5.15	5.01	5.03	5.74	5.33	4.60
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required	33,171	31,573	2,119	9,692	5,244	4,448	4,081	6,883	4,546	4,252	1,598
Real estate taxes included in payment	20,934	19,720	1,365	7,076	3,822	3,254	2,597	5,878	429	2,375	1,214
Monthly	20,518	19,334	1,339	6,920	3,747	3,173	2,521	5,805	414	2,335	1,184
Quarterly	68	61	3	29	15	14	15	6	5	3	2
Semiannual	18	15	2	6	2	4	3	1	2	1	3
Annual	10	10	-	1	1	-	2	1	4	2	-
Other	2	2	7	1	-	1	-	-	1	-	-
Not reporting frequency of payment	323	298	21	119	57	62	56	65	3	34	25
Real estate taxes not included in payment	12,059	11,689	747	2,582	1,404	1,178	1,470	949	4,093	1,848	370
Monthly	10,919	10,571	722	2,201	1,195	1,006	1,184	881	3,798	1,765	348
Quarterly	671	662	10	276	156	120	227	40	87	22	9
Semiannual	242	240	-	62	38	24	40	14	113	11	2
Annual	63	62	-	8	2	6	5	-	43	6	1
Other	13	13	-	4	1	3	1	-	6	2	-
Not reporting frequency of payment	151	141	15	31	12	19	13	14	46	22	10
Not reporting tax payment requirements	178	164	7	34	18	16	14	56	24	29	14
No principal payments required	278	259	15	53	27	26	24	27	108	32	19
Monthly	210	194	14	32	13	19	18	26	76	28	16
Quarterly	29	29	1	16	10	6	4	-	7	1	-
Semiannual	26	25	-	4	4	-	2	1	17	1	1
Annual	5	5	-	1	-	1	-	-	3	1	-
Other	1	1	-	-	-	-	-	-	1	-	-
Not reporting frequency of payment	7	5	-	-	-	-	-	-	4	1	2
Not reporting principal payment requirements	373	232	10	58	28	30	23	55	49	37	141
No regular payments required	122	121	2	9	7	2	3	-	93	14	1
Reporting debt and value	33,125	31,489	2,107	9,689	5,239	4,450	4,090	6,893	4,541	4,169	1,636
JUNIOR MORTGAGE											
First mortgage only	14,763	13,997	1,020	4,463	2,286	2,177	1,928	3,096	1,605	1,885	766
First and junior mortgage	163	148	13	34	15	19	12	25	31	33	15
With first mortgage, not reporting on junior mort- gage	18,199	17,844	1,074	5,192	2,938	2,254	2,150	3,772	2,905	2,251	855
RELATION OF DEBT TO VALUE											
Value of property (dollars)	190,906,700	180,832,500	10,913,800	62,864,300	33,752,700	29,111,500	32,520,900	39,326,500	14,975,500	20,231,500	10,074,200
Average value (dollars)	5,763	5,743	5,180	6,488	6,443	6,542	7,951	5,705	3,298	4,853	6,158
Debt on first and junior mortgages (dollars)	127,472,800	120,659,700	7,404,700	40,684,300	21,986,800	18,697,500	21,231,200	29,749,900	8,152,000	13,437,600	6,813,100
Percent of value of property	65.8	66.7	67.8	64.7	65.1	64.2	65.3	75.6	54.4	66.4	67.6
Average debt (dollars)	3,848	3,832	3,514	4,199	4,197	4,202	5,191	4,316	1,795	3,223	4,164
Debt on first mortgage (dollars)	127,382,900	120,572,900	7,396,800	40,662,300	21,978,000	18,684,300	21,224,200	29,728,000	8,137,100	13,424,500	6,810,000
Percent of value of property	66.7	67.8	67.8	64.7	65.1	64.2	65.3	75.6	54.4	66.4	67.6
Average debt (dollars)	3,846	3,829	3,511	4,197	4,195	4,199	5,189	4,313	1,792	3,220	4,163

Table 2b.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE DETROIT METROPOLITAN DISTRICT: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	31,190	30,949	19,708	11,085	156	241
Total first mortgage outstanding debt..... (dollars).....	120,358,300	119,619,200	92,145,400	27,044,800	429,000	739,100
Total annual mortgage payment..... (dollars).....	15,381,984	15,318,290	11,132,828	4,113,170	72,292	63,694
Average first mortgage outstanding debt..... (dollars).....	3,859	3,865	4,676	2,440	2,750	3,067
Average value of property..... (dollars).....	5,767	5,766	6,273	4,832	4,527	5,833
Average annual estimated rental value..... (dollars).....	618	618	678	513	522	568
Average annual mortgage payment..... (dollars).....	498	495	565	371	463	284
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.8	12.8	12.1	15.2	16.9	8.6
Value of property.....	8.6	8.6	9.0	7.6	10.2	4.5
Estimated annual rental value.....	79.8	80.1	83.3	72.4	88.7	46.5
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	30,142	29,957	19,624	10,183	150	185
Average first mortgage outstanding debt..... (dollars).....	3,850	3,855	4,676	2,288	2,678	3,125
Average value of property..... (dollars).....	5,646	5,650	6,262	4,491	4,288	5,050
Average annual estimated rental value..... (dollars).....	607	608	677	475	501	515
Average annual mortgage payment..... (dollars).....	492	493	565	356	456	282
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.8	12.8	12.1	15.6	17.0	9.0
Value of property.....	8.7	8.7	9.0	7.9	10.6	5.6
Estimated annual rental value.....	81.1	81.2	83.4	75.0	90.9	54.8
Monthly mortgage payment—						
Under \$10.....	1,792	1,725	23	1,696	6	67
\$10 to \$14.....	1,155	1,141	21	1,116	4	14
\$15 to \$19.....	914	893	56	880	7	21
\$20 to \$24.....	1,188	1,175	156	1,003	16	13
\$25 to \$29.....	1,927	1,918	694	1,194	30	9
\$30 to \$39.....	6,836	6,816	5,016	1,768	32	20
\$40 to \$49.....	6,871	6,848	7,772	1,051	25	23
\$50 to \$59.....	3,587	3,576	2,932	632	12	11
\$60 to \$74.....	2,322	2,316	1,683	424	9	6
\$75 to \$99.....	1,088	1,088	806	277	5	-
\$100 and over.....	462	461	265	192	4	1
Average monthly mortgage payment..... (dollars).....	41.01	41.12	47.07	39.69	37.96	23.51
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	1,048	992	84	902	6	56
Average first mortgage outstanding debt..... (dollars).....	4,109	4,179	-	4,149	-	-
Average value of property..... (dollars).....	9,218	9,264	-	9,296	-	-
Average annual estimated rental value..... (dollars).....	929	989	-	939	-	-
Average annual mortgage payment..... (dollars).....	524	542	-	538	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.8	13.0	-	13.0	-	-
Value of property.....	5.7	5.9	-	5.8	-	-
Estimated annual rental value.....	56.4	57.7	-	57.3	-	-

## MORTGAGES—HOMES BUILT 1935 TO 1940

Table 1.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties	15,689	14,388	3,712	2,968	1,779	1,189	747	1,155	3,922	1,834	1,351
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness	14,836	13,660	3,591	2,817	1,696	1,121	786	1,127	3,642	1,747	1,176
Under \$500	1,733	1,665	147	385	266	119	4	69	810	250	68
\$500 to \$999	1,246	1,193	225	276	173	103	9	47	506	130	53
\$1,000 to \$1,499	1,034	983	252	209	127	82	11	47	378	86	51
\$1,500 to \$1,999	1,062	995	298	185	107	78	14	37	355	106	67
\$2,000 to \$2,499	1,227	1,144	342	245	145	100	26	71	340	120	83
\$2,500 to \$2,999	1,311	1,207	406	267	142	125	39	57	326	112	104
\$3,000 to \$3,999	2,974	2,676	887	495	274	221	165	275	485	369	298
\$4,000 to \$4,999	2,285	2,030	572	428	273	155	192	268	260	310	255
\$5,000 to \$5,999	1,078	955	226	189	117	72	141	157	101	141	123
\$6,000 to \$7,499	553	503	162	92	53	39	62	67	50	70	50
\$7,500 to \$9,999	216	198	48	36	16	20	43	22	16	33	18
\$10,000 to \$14,999	101	96	24	8	3	5	27	6	13	18	5
\$15,000 to \$19,999	12	11	1	1	-	1	3	2	2	2	1
\$20,000 and over	4	4	1	1	-	1	-	2	-	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate	15,088	13,888	3,645	2,906	1,741	1,165	743	1,129	3,709	756	1,195
Under 4.0%	208	207	10	22	10	12	2	2	128	43	1
4.0%	623	613	40	75	39	36	32	34	358	76	8
4.1% to 4.4%	18	18	-	4	2	2	6	1	2	5	-
4.5%	2,828	1,773	251	426	256	170	293	299	180	324	1,055
4.6% to 4.9%	19	19	3	3	1	2	7	1	3	2	-
5.0%	4,783	1,785	1,137	994	573	421	291	444	1,222	637	58
5.1% to 5.4%	62	59	14	4	3	1	8	14	6	13	3
5.5%	1,146	1,129	431	248	142	106	65	109	128	148	17
5.6% to 5.9%	2	2	1	1	-	1	-	-	-	-	-
6.0%	4,629	4,586	1,621	818	492	326	38	185	1,469	455	43
6.1% to 6.4%	2	2	1	-	-	-	-	-	1	-	-
6.5%	73	71	19	20	11	9	-	3	24	5	2
6.6% to 6.9%	3	3	2	-	-	-	-	-	-	1	-
7.0%	320	316	64	115	83	32	1	28	88	20	4
7.1% to 7.4%	-	-	-	-	-	-	-	-	-	-	-
7.5%	7	7	4	1	1	-	-	1	1	-	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	380	356	47	175	128	47	-	8	99	27	4
Average interest rate (percent)	5.31	5.37	5.54	5.49	5.55	5.39	4.85	5.13	5.36	5.20	4.61
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required	14,050	12,869	3,615	2,660	1,571	1,089	713	1,111	3,023	1,742	1,131
Real estate taxes included in payment	3,916	3,287	929	742	472	270	223	438	245	709	629
Monthly	3,778	3,167	907	717	456	261	217	429	210	687	611
Quarterly	10	9	3	3	2	1	-	1	2	-	1
Semiannual	26	26	2	3	3	-	1	1	16	3	-
Annual	24	23	3	5	4	1	1	1	12	1	1
Other	6	5	1	-	-	-	-	-	3	1	1
Not reporting frequency of payment	72	57	13	14	7	7	4	6	3	17	15
Real estate taxes not included in payment	9,923	9,395	2,620	1,872	1,072	800	484	667	2,732	1,020	528
Monthly	8,353	7,663	2,528	1,546	876	670	365	537	2,006	881	490
Quarterly	189	186	13	46	29	17	37	32	47	11	3
Semiannual	679	671	31	136	74	62	68	72	326	38	8
Annual	446	442	9	97	69	28	10	15	265	45	4
Other	82	80	7	14	11	3	1	4	35	19	2
Not reporting frequency of payment	174	153	32	33	13	20	3	7	53	25	21
Not reporting tax payment requirements	211	187	66	46	27	19	6	6	50	13	24
No principal payments required	596	579	34	115	71	44	15	23	351	41	17
Monthly	174	166	28	38	24	14	4	11	65	20	3
Quarterly	13	12	-	2	1	1	1	1	7	1	1
Semiannual	186	183	3	34	16	18	5	7	124	10	3
Annual	162	159	2	32	24	8	1	3	118	3	3
Other	33	32	1	4	4	-	2	-	21	4	1
Not reporting frequency of payment	28	27	-	5	2	3	2	1	16	3	1
Not reporting principal payment requirements	351	209	49	47	22	25	6	9	82	16	142
No regular payments required	692	681	14	146	115	31	13	12	461	35	11
Reporting debt and value	14,830	13,655	3,590	2,815	1,695	1,120	786	1,127	3,640	1,747	1,175
JUNIOR MORTGAGE											
First mortgage only	6,331	5,876	1,594	1,274	771	503	458	652	1,077	621	455
First and junior mortgage	182	156	48	30	20	10	8	11	44	15	26
With first mortgage, not reporting on junior mor- tgage	6,817	7,623	1,948	1,511	904	607	270	464	2,519	911	694
RELATION OF DEBT TO VALUE											
Value of property (dollars)	72,247,200	66,280,600	18,245,300	13,881,900	8,008,900	5,873,000	5,813,200	6,792,100	13,040,200	8,507,900	5,966,600
Average value (dollars)	4,872	4,854	5,082	4,931	4,725	5,244	7,898	6,027	3,582	4,870	5,078
Debt on first and junior mortgages (dollars)	42,624,500	36,631,000	11,223,300	7,583,900	4,408,400	3,175,500	3,454,800	4,146,300	6,952,900	5,269,800	3,993,500
Percent of value of property	59.0	58.3	61.5	54.6	55.0	54.1	59.4	61.0	53.3	61.9	66.9
Average debt (dollars)	2,874	2,829	3,126	2,694	2,601	2,835	4,694	3,679	1,910	3,016	3,899
Debt on first mortgage (dollars)	42,452,100	38,478,700	11,178,700	7,547,600	4,384,400	3,163,200	3,442,700	4,137,100	6,917,500	5,255,100	3,973,400
Percent of value of property	58.8	58.1	61.3	54.4	54.7	53.9	59.2	60.9	53.0	61.8	66.6
Average debt (dollars)	2,863	2,818	3,114	2,681	2,587	2,824	4,678	3,671	1,900	3,008	3,882

Table 2.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	12,419	11,962	3,469	8,349	144	457
Total first mortgage outstanding debt.....(dollars).....	37,092,200	36,193,100	13,521,400	22,358,300	313,400	899,100
Total annual mortgage payment.....(dollars).....	4,806,613	4,748,409	1,681,464	3,019,918	47,027	58,204
Average first mortgage outstanding debt.....(dollars).....	2,987	3,026	3,898	2,678	2,176	1,957
Average value of property.....(dollars).....	4,992	5,016	5,661	4,765	4,063	4,371
Average annual estimated rental value.....(dollars).....	528	531	610	500	443	450
Average annual mortgage payment.....(dollars).....	387	397	485	362	327	127
Percent which annual mortgage payment represents of—						
First mortgage debt.....	13.0	13.1	12.4	13.5	15.0	5.5
Value of property.....	7.8	7.9	8.6	7.6	8.0	2.9
Estimated annual rental value.....	78.3	74.7	79.5	72.4	73.7	28.3
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	11,049	10,907	3,420	7,357	130	142
Average first mortgage outstanding debt.....(dollars).....	3,048	3,062	3,913	2,692	2,154	2,034
Average value of property.....(dollars).....	4,902	4,913	5,660	4,583	3,914	4,076
Average annual estimated rental value.....(dollars).....	521	522	610	483	428	441
Average annual mortgage payment.....(dollars).....	400	403	487	366	319	171
Percent which annual mortgage payment represents of—						
First mortgage debt.....	13.1	13.2	12.4	13.6	14.8	8.4
Value of property.....	8.2	8.2	8.6	8.0	8.1	4.7
Estimated annual rental value.....	76.8	77.2	79.8	75.8	74.5	38.9
Monthly mortgage payment—						
Under \$10.....	408	342	16	312	14	66
\$10 to \$14.....	782	758	57	683	18	24
\$15 to \$19.....	798	784	63	711	10	14
\$20 to \$24.....	1,132	1,123	135	969	19	9
\$25 to \$29.....	1,677	1,670	384	1,272	14	7
\$30 to \$39.....	3,106	3,093	1,222	1,847	24	13
\$40 to \$49.....	1,602	1,597	817	760	20	5
\$50 to \$59.....	854	850	400	443	7	4
\$60 to \$74.....	413	413	222	188	3	—
\$75 to \$99.....	146	146	60	85	1	—
\$100 and over.....	131	131	44	87	—	—
Average monthly mortgage payment.....(dollars).....	33.35	33.60	40.57	30.49	26.55	14.29
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	1,370	1,055	49	992	14	315
Average first mortgage outstanding debt.....(dollars).....	2,489	2,654	—	2,647	—	1,937
Average value of property.....(dollars).....	5,721	6,085	—	6,112	—	4,503
Average annual estimated rental value.....(dollars).....	585	623	—	626	—	455
Average annual mortgage payment.....(dollars).....	281	332	—	331	—	107
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.3	12.5	—	12.5	—	5.5
Value of property.....	4.9	5.5	—	5.4	—	2.4
Estimated annual rental value.....	48.0	53.3	—	52.9	—	23.6

## MORTGAGES—HOMES BUILT 1935 TO 1940

Table 1a.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE CITY OF MINNEAPOLIS: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties.....	2,783	2,499	531	616	284	332	263	360	327	402	284
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness.....	2,753	2,477	523	611	281	330	260	359	323	401	276
Under \$500.....	81	81	7	4	2	2	-	2	12	6	-
\$500 to \$999.....	52	49	5	18	8	10	2	-	14	10	3
\$1,000 to \$1,499.....	75	73	7	28	16	12	3	9	24	2	2
\$1,500 to \$1,999.....	88	77	16	19	5	14	6	9	19	8	11
\$2,000 to \$2,499.....	161	148	24	48	25	23	10	23	25	18	13
\$2,500 to \$2,999.....	208	191	44	55	26	30	18	15	40	19	17
\$3,000 to \$3,999.....	758	687	155	163	61	102	68	105	84	112	71
\$4,000 to \$4,999.....	797	699	151	180	95	85	68	106	71	123	98
\$5,000 to \$5,999.....	383	327	59	66	34	32	56	58	24	74	46
\$6,000 to \$7,499.....	150	138	43	22	8	14	17	27	6	23	12
\$7,500 to \$9,999.....	33	31	6	8	2	6	9	2	2	4	2
\$10,000 to \$14,999.....	15	14	5	-	-	-	3	2	2	2	1
\$15,000 to \$19,999.....	1	1	-	-	-	-	-	1	-	-	-
\$20,000 and over.....	1	1	1	-	-	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate.....	2,733	2,458	525	606	280	325	260	357	316	394	275
Under 4.0%.....	18	18	1	2	1	1	-	-	14	1	-
4.0%.....	78	78	9	14	6	8	9	10	30	6	-
4.1% to 4.4%.....	5	5	-	1	-	1	3	-	-	1	-
4.5%.....	923	659	81	175	85	90	108	122	55	118	264
4.6% to 4.9%.....	6	6	2	-	-	-	1	1	1	1	-
5.0%.....	1,261	1,254	299	323	150	173	113	166	161	192	7
5.1% to 5.4%.....	14	14	2	1	1	-	3	4	1	3	-
5.5%.....	266	264	83	61	24	37	18	41	18	43	2
5.6% to 5.9%.....	1	1	1	-	-	-	-	-	-	-	-
6.0%.....	158	156	47	27	12	15	5	13	36	28	2
6.1% to 6.4%.....	-	-	-	-	-	-	-	-	-	-	-
6.5%.....	1	1	-	1	-	1	-	-	-	-	-
6.6% to 6.9%.....	-	-	-	-	-	-	-	-	-	-	-
7.0%.....	1	1	-	1	1	-	-	-	-	-	-
7.1% to 7.4%.....	-	-	-	-	-	-	-	-	-	-	-
7.5%.....	-	-	-	-	-	-	-	-	-	-	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	1	1	-	-	-	-	-	-	-	1	-
Average interest rate..... (percent).....	4.90	4.94	5.07	4.93	4.92	4.94	4.80	4.90	4.85	4.96	4.53
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required.....	2,654	2,382	527	594	275	319	248	348	270	395	272
Real estate taxes included in payment.....	1,145	964	189	240	145	94	97	160	46	232	181
Monthly.....	1,121	941	182	234	143	91	95	159	44	227	180
Quarterly.....	1	1	1	-	-	-	-	-	-	-	-
Semiannual.....	5	5	-	2	2	-	-	-	2	1	-
Annual.....	1	1	-	1	1	-	-	-	-	-	-
Other.....	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	17	16	6	3	-	3	2	1	-	4	1
Real estate taxes not included in payment.....	1,500	1,410	337	349	129	220	150	187	224	163	90
Monthly.....	1,248	1,165	324	294	102	192	114	150	142	141	83
Quarterly.....	31	31	-	3	2	1	9	8	7	4	-
Semiannual.....	171	166	11	44	21	23	25	23	52	11	5
Annual.....	31	31	2	6	4	2	1	3	16	3	-
Other.....	4	4	-	-	-	-	-	-	4	-	-
Not reporting frequency of payment.....	15	13	-	2	-	2	1	3	3	4	2
Not reporting tax payment requirements.....	9	8	1	5	-	5	1	1	-	-	1
No principal payments required.....	50	49	1	8	1	7	5	7	24	4	1
Monthly.....	18	18	1	2	-	2	2	3	8	2	-
Quarterly.....	-	-	-	-	-	-	-	-	-	-	-
Semiannual.....	20	19	-	4	1	3	1	4	8	2	1
Annual.....	8	8	-	2	-	2	1	-	5	-	-
Other.....	3	3	-	-	-	-	1	-	2	-	-
Not reporting frequency of payment.....	1	1	-	-	-	-	-	-	1	-	-
Not reporting principal payment requirements.....	32	21	1	6	3	3	4	3	5	2	11
No regular payments required.....	47	47	2	8	5	3	6	2	23	1	-
Reporting debt and value.....	2,752	2,476	522	611	281	330	260	359	323	401	276
JUNIOR MORTGAGE											
First mortgage only.....	2,001	1,802	421	464	229	235	202	237	220	258	199
First and junior mortgage.....	27	25	7	4	2	2	5	2	4	3	2
With first mortgage, not reporting on junior mort- gage.....	724	649	94	143	50	93	58	120	99	140	75
RELATION OF DEBT TO VALUE											
Value of property..... (dollars).....	16,900,600	15,389,500	3,236,800	3,681,500	1,630,200	2,051,300	1,840,900	2,301,100	1,884,400	2,394,800	1,561,100
Average value..... (dollars).....	6,141	6,195	6,201	6,025	5,801	6,216	7,080	6,410	5,834	5,972	5,656
Debt on first and junior mortgages..... (dollars).....	10,684,000	9,568,500	2,103,800	2,216,600	1,022,100	1,194,500	1,138,700	1,468,000	1,018,900	1,627,500	1,115,500
Percent of value of property.....	63.2	62.4	65.0	60.2	62.7	58.2	61.6	63.8	54.1	68.0	71.5
Average debt..... (dollars).....	3,882	3,864	4,030	3,528	3,537	3,620	4,360	4,089	3,154	4,059	4,042
Debt on first mortgage..... (dollars).....	10,652,400	9,537,600	2,099,200	2,214,000	1,020,900	1,193,100	1,125,200	1,466,300	1,011,600	1,621,300	1,114,800
Percent of value of property.....	63.0	62.2	64.9	60.1	62.6	58.2	61.1	63.7	53.7	67.7	71.4
Average debt..... (dollars).....	3,871	3,852	4,021	3,624	3,533	3,615	4,328	4,084	3,132	4,043	4,089

Table 2a.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF MINNEAPOLIS: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	2,477	2,485	1,057	1,371	7	42
Total first mortgage outstanding debt.....(dollars)	9,633,700	9,495,700	4,431,500	5,043,100	21,100	138,000
Total annual mortgage payment.....(dollars)	1,156,184	1,146,540	552,582	590,582	3,376	9,644
Average first mortgage outstanding debt.....(dollars)	3,889	3,900	4,193	3,678	-	-
Average value of property.....(dollars)	6,143	6,143	5,807	6,406	-	-
Average annual estimated rental value.....(dollars)	687	687	654	713	-	-
Average annual mortgage payment.....(dollars)	467	471	523	431	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.0	12.1	12.5	11.7	-	-
Value of property.....	7.6	7.7	9.0	6.7	-	-
Estimated annual rental value.....	68.0	68.6	79.9	60.5	-	-
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	2,238	2,221	1,051	1,164	6	17
Average first mortgage outstanding debt.....(dollars)	3,959	3,959	4,199	3,747	-	-
Average value of property.....(dollars)	6,016	6,015	5,806	6,207	-	-
Average annual estimated rental value.....(dollars)	674	674	654	693	-	-
Average annual mortgage payment.....(dollars)	480	481	524	442	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.1	12.1	12.5	11.8	-	-
Value of property.....	8.0	8.0	9.0	7.1	-	-
Estimated annual rental value.....	71.1	71.4	80.2	63.8	-	-
Monthly mortgage payment—						
Under \$10.....	10	8	1	7	-	2
\$10 to \$14.....	19	17	4	13	-	2
\$15 to \$19.....	34	33	4	28	1	1
\$20 to \$24.....	108	105	20	85	-	3
\$25 to \$29.....	268	268	60	207	1	-
\$30 to \$39.....	784	778	342	434	2	6
\$40 to \$49.....	530	529	325	202	2	1
\$50 to \$59.....	288	286	174	112	-	2
\$60 to \$74.....	145	145	96	49	-	-
\$75 to \$99.....	33	33	17	16	-	-
\$100 and over.....	19	19	8	11	-	-
Average monthly mortgage payment.....(dollars)	39.98	40.08	43.70	36.85	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	239	214	6	207	1	25
Average first mortgage outstanding debt.....(dollars)	3,235	3,280	-	3,290	-	-
Average value of property.....(dollars)	7,338	7,476	-	7,525	-	-
Average annual estimated rental value.....(dollars)	803	819	-	824	-	-
Average annual mortgage payment.....(dollars)	345	366	-	366	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	10.7	11.1	-	11.1	-	-
Value of property.....	4.7	4.9	-	4.9	-	-
Estimated annual rental value.....	43.0	44.7	-	44.5	-	-

Table 1b.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE MINNEAPOLIS-ST. PAUL METROPOLITAN DISTRICT: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties	8,178	7,452	2,024	1,338	789	749	683	922	1,290	995	721
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness	7,971	7,289	1,999	1,505	776	729	675	911	1,219	980	682
Under \$500	358	349	28	56	34	22	1	27	153	84	9
\$500 to \$999	301	288	46	69	32	37	4	6	120	43	13
\$1,000 to \$1,499	321	308	61	82	46	36	9	23	112	21	13
\$1,500 to \$1,999	353	326	95	80	39	41	10	18	80	43	27
\$2,000 to \$2,499	493	458	109	129	66	63	20	56	97	47	35
\$2,500 to \$2,999	612	568	185	143	62	81	37	41	114	48	44
\$3,000 to \$3,999	1,993	1,818	592	338	160	178	148	254	245	241	175
\$4,000 to \$4,999	1,854	1,688	477	343	198	145	179	246	178	235	196
\$5,000 to \$5,999	922	811	192	153	91	64	134	147	68	115	111
\$6,000 to \$7,499	468	430	144	72	35	37	61	62	35	56	38
\$7,500 to \$9,999	193	177	46	29	11	18	43	21	9	29	16
\$10,000 to \$14,999	89	85	22	7	2	5	26	6	8	16	4
\$15,000 to \$19,999	10	9	1	1	-	1	3	2	-	2	1
\$20,000 and over	4	4	1	1	-	1	-	2	-	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate	8,016	7,333	2,002	1,516	777	739	680	908	1,252	975	683
Under 4.0%	95	95	6	14	7	7	1	1	48	25	-
4.0%	251	251	26	38	13	25	30	25	106	26	-
4.1% to 4.4%	15	15	-	3	1	2	6	1	4	-	-
4.5%	2,128	1,487	219	340	184	156	279	292	116	241	641
4.6% to 4.9%	16	16	3	2	1	1	7	1	2	1	-
5.0%	3,253	3,253	932	697	352	345	402	402	517	404	27
5.1% to 5.4%	38	38	11	2	2	-	7	12	2	4	-
5.5%	865	854	359	161	83	78	55	97	75	107	11
5.6% to 5.9%	2	2	1	1	-	1	-	-	-	-	-
6.0%	1,316	1,312	442	238	120	118	21	76	376	159	4
6.1% to 6.4%	1	1	-	-	-	-	-	-	1	-	-
6.5%	8	8	-	5	2	3	-	-	2	1	-
6.6% to 6.9%	-	-	-	-	-	-	-	-	-	-	-
7.0%	22	22	2	11	9	2	-	1	6	2	-
7.1% to 7.4%	-	-	-	-	-	-	-	-	-	-	-
7.5%	-	-	-	-	-	-	-	-	-	-	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	6	6	1	4	3	1	-	-	-	1	-
Average interest rate (percent)	5.04	5.09	5.24	5.09	5.10	5.07	4.81	4.95	5.12	5.02	4.54
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required	7,714	7,034	1,975	1,472	751	721	653	889	1,082	963	680
Real estate taxes included in payment	2,840	2,432	729	525	322	203	197	399	120	462	408
Monthly	2,777	2,374	714	512	316	196	191	393	112	452	403
Quarterly	8	3	1	1	-	1	-	1	-	-	-
Semiannual	15	15	2	2	2	-	-	1	-	-	-
Annual	6	6	1	2	2	-	1	1	7	2	-
Other	1	1	1	2	2	-	1	1	1	-	-
Not reporting frequency of payment	38	33	10	8	2	6	4	3	-	8	5
Real estate taxes not included in payment	4,805	4,542	1,225	930	422	508	454	487	949	497	263
Monthly	4,086	3,792	1,171	780	351	429	336	368	713	424	244
Quarterly	148	146	11	38	19	14	37	31	24	10	2
Semiannual	416	410	25	82	39	43	67	70	138	28	6
Annual	107	106	6	18	10	8	10	9	45	18	1
Other	21	20	1	1	1	-	1	3	10	4	1
Not reporting frequency of payment	77	68	11	16	2	14	3	6	19	13	9
Not reporting tax payment requirements	69	60	21	17	7	10	2	3	13	4	9
No principal payments required	204	199	10	26	11	15	14	18	114	17	5
Monthly	60	57	6	9	6	3	4	8	26	4	3
Quarterly	7	7	-	1	-	1	1	1	4	-	-
Semiannual	93	91	2	11	4	7	5	5	60	8	2
Annual	23	23	2	3	1	2	1	3	11	3	-
Other	6	6	-	-	-	-	-	-	4	1	-
Not reporting frequency of payment	15	15	-	2	-	2	2	1	9	1	-
Not reporting principal payment requirements	106	73	30	10	4	6	6	7	15	5	33
No regular payments required	149	146	9	30	23	7	10	8	79	10	3
Reporting debt and value	7,968	7,286	1,998	1,504	775	729	675	911	1,218	980	682
JUNIOR MORTGAGE											
First mortgage only	5,019	4,635	1,280	1,013	575	438	439	599	656	648	384
First and junior mortgage	107	92	32	15	8	7	7	10	19	9	15
With first mortgage, not reporting on junior mort- gage	2,842	2,559	686	476	192	284	229	302	543	323	283
RELATION OF DEBT TO VALUE											
Value of property (dollars)	48,122,500	44,220,700	12,095,600	9,020,300	4,508,200	4,512,100	5,478,600	5,995,400	5,901,000	5,729,800	3,901,800
Average value (dollars)	6,039	6,069	6,054	5,998	5,817	6,189	8,116	6,581	4,845	5,847	5,721
Debt on first and junior mortgages (dollars)	29,498,700	26,744,700	7,697,400	5,223,700	2,678,700	2,545,000	3,259,300	3,721,100	3,201,700	3,641,500	2,749,000
Percent of value of property	61.3	60.5	63.6	57.9	59.4	56.4	59.5	62.1	54.3	63.6	70.5
Average debt (dollars)	3,702	3,671	3,853	3,473	3,456	3,491	4,829	4,085	2,629	3,716	4,081
Debt on first mortgage (dollars)	29,378,500	26,642,500	7,668,200	5,204,800	2,666,600	2,538,200	3,247,200	3,712,300	3,179,100	3,630,900	2,736,000
Percent of value of property	61.0	60.2	63.4	57.7	59.1	56.3	59.3	61.9	53.9	63.4	70.1
Average debt (dollars)	3,687	3,657	3,838	3,461	3,441	3,482	4,811	4,075	2,610	3,705	4,012



Table 2b.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE MINNEAPOLIS-ST. PAUL METROPOLITAN DISTRICT: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	7,157	6,991	2,615	4,328	48	166
Total first mortgage outstanding debt..... (dollars).....	26,638,000	26,177,900	11,058,700	14,971,400	147,800	460,100
Total annual mortgage payment..... (dollars).....	3,207,147	3,178,086	1,344,502	1,814,346	19,238	29,061
Average first mortgage outstanding debt..... (dollars).....	3,722	3,745	4,229	3,459	-	2,772
Average value of property..... (dollars).....	6,049	6,057	6,030	6,081	-	5,733
Average annual estimated rental value..... (dollars).....	643	644	657	637	-	602
Average annual mortgage payment..... (dollars).....	448	455	514	419	-	175
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.0	12.1	12.2	12.1	-	6.3
Value of property.....	7.4	7.5	8.5	6.9	-	3.1
Estimated annual rental value.....	69.7	70.6	78.2	65.9	-	29.1
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	6,435	6,382	2,592	3,746	44	53
Average first mortgage outstanding debt..... (dollars).....	3,768	3,774	4,237	3,460	-	-
Average value of property..... (dollars).....	5,863	5,869	6,020	5,773	-	-
Average annual estimated rental value..... (dollars).....	627	627	657	607	-	-
Average annual mortgage payment..... (dollars).....	458	460	516	422	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.2	12.2	12.2	12.2	-	-
Value of property.....	7.8	7.8	8.6	7.3	-	-
Estimated annual rental value.....	73.1	73.3	78.5	69.5	-	-
Monthly mortgage payment—						
Under \$10.....	103	90	3	86	1	13
\$10 to \$14.....	194	183	14	164	5	11
\$15 to \$19.....	253	247	10	234	3	6
\$20 to \$24.....	447	443	65	375	3	4
\$25 to \$29.....	859	855	236	613	6	4
\$30 to \$39.....	2,128	2,119	929	1,178	12	9
\$40 to \$49.....	1,220	1,218	681	527	10	2
\$50 to \$59.....	675	671	361	308	2	4
\$60 to \$74.....	347	347	202	143	2	-
\$75 to \$99.....	116	116	54	62	-	-
\$100 and over.....	93	93	37	56	-	-
Average monthly mortgage payment..... (dollars).....	38.16	38.32	42.96	35.18	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	722	609	23	582	4	113
Average first mortgage outstanding debt..... (dollars).....	3,309	3,439	-	3,453	-	2,608
Average value of property..... (dollars).....	7,712	8,027	-	8,062	-	6,013
Average annual estimated rental value..... (dollars).....	790	821	-	825	-	625
Average annual mortgage payment..... (dollars).....	360	400	-	400	-	146
Percent which annual mortgage payment represents of—						
First mortgage debt.....	10.9	11.6	-	11.6	-	5.6
Value of property.....	4.7	5.0	-	4.7	-	2.4
Estimated annual rental value.....	45.6	48.7	-	48.5	-	23.3

Table 1c.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE CITY OF ST. PAUL: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties	1,630	1,474	538	214	78	136	151	184	272	120	156
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness	1,598	1,449	530	209	77	132	148	180	265	117	149
Under \$500	25	25	3	4	1	3	-	1	9	8	-
\$500 to \$999	29	29	2	9	3	6	1	3	10	4	-
\$1,000 to \$1,499	50	43	10	9	5	4	1	7	19	2	2
\$1,500 to \$1,999	61	56	17	11	3	8	1	3	20	4	5
\$2,000 to \$2,499	101	97	27	20	9	11	2	17	23	8	4
\$2,500 to \$2,999	130	121	45	19	6	13	12	11	27	6	9
\$3,000 to \$3,999	464	406	162	45	15	30	31	60	69	39	58
\$4,000 to \$4,999	395	348	135	44	17	27	45	45	55	21	46
\$5,000 to \$5,999	191	178	67	28	12	16	31	24	16	12	13
\$6,000 to \$7,499	103	97	43	12	3	9	13	7	12	10	6
\$7,500 to \$9,999	33	31	10	6	2	4	8	-	5	2	2
\$10,000 to \$14,999	14	12	5	2	1	1	3	1	-	1	2
\$15,000 to \$19,999	-	-	-	-	-	-	-	-	-	-	-
\$20,000 and over	1	1	-	-	-	-	-	1	-	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate	1,606	1,454	529	213	78	135	151	179	265	117	152
Under 4.0%	21	21	1	2	1	1	1	-	16	1	-
4.0% to 4.4%	66	65	8	9	2	7	10	8	27	4	-
4.4% to 4.8%	3	3	-	1	1	-	1	-	1	-	-
4.8% to 5.2%	405	259	58	48	31	17	70	41	26	21	146
5.2% to 5.6%	1	1	-	-	-	-	1	-	-	-	-
5.6% to 6.0%	614	610	227	93	29	64	48	31	114	47	4
6.0% to 6.4%	13	13	5	-	-	-	3	3	1	1	-
6.4% to 6.8%	185	185	96	22	6	16	12	16	18	21	1
6.8% to 7.2%	-	-	-	-	-	-	-	-	-	-	-
7.2% to 7.6%	294	293	138	36	8	28	5	30	62	22	1
7.6% to 8.0%	-	-	-	-	-	-	-	-	-	-	-
8.0% to 8.4%	2	2	-	2	-	2	-	-	-	-	-
8.4% to 8.8%	-	-	-	-	-	-	-	-	-	-	-
8.8% to 9.2%	-	-	-	-	-	-	-	-	-	-	-
9.2% to 9.6%	-	-	-	-	-	-	-	-	-	-	-
9.6% to 10.0%	-	-	-	-	-	-	-	-	-	-	-
10.0% to 10.4%	-	-	-	-	-	-	-	-	-	-	-
10.4% to 10.8%	-	-	-	-	-	-	-	-	-	-	-
10.8% to 11.2%	-	-	-	-	-	-	-	-	-	-	-
11.2% to 11.6%	-	-	-	-	-	-	-	-	-	-	-
11.6% to 12.0%	-	-	-	-	-	-	-	-	-	-	-
12.0% to 12.4%	-	-	-	-	-	-	-	-	-	-	-
12.4% to 12.8%	-	-	-	-	-	-	-	-	-	-	-
12.8% to 13.2%	-	-	-	-	-	-	-	-	-	-	-
13.2% to 13.6%	-	-	-	-	-	-	-	-	-	-	-
13.6% to 14.0%	-	-	-	-	-	-	-	-	-	-	-
14.0% to 14.4%	-	-	-	-	-	-	-	-	-	-	-
14.4% to 14.8%	-	-	-	-	-	-	-	-	-	-	-
14.8% to 15.2%	-	-	-	-	-	-	-	-	-	-	-
15.2% to 15.6%	-	-	-	-	-	-	-	-	-	-	-
15.6% to 16.0%	-	-	-	-	-	-	-	-	-	-	-
16.0% to 16.4%	-	-	-	-	-	-	-	-	-	-	-
16.4% to 16.8%	-	-	-	-	-	-	-	-	-	-	-
16.8% to 17.2%	-	-	-	-	-	-	-	-	-	-	-
17.2% to 17.6%	-	-	-	-	-	-	-	-	-	-	-
17.6% to 18.0%	-	-	-	-	-	-	-	-	-	-	-
18.0% to 18.4%	-	-	-	-	-	-	-	-	-	-	-
18.4% to 18.8%	-	-	-	-	-	-	-	-	-	-	-
18.8% to 19.2%	-	-	-	-	-	-	-	-	-	-	-
19.2% to 19.6%	-	-	-	-	-	-	-	-	-	-	-
19.6% to 20.0%	-	-	-	-	-	-	-	-	-	-	-
20.0% to 20.4%	-	-	-	-	-	-	-	-	-	-	-
20.4% to 20.8%	-	-	-	-	-	-	-	-	-	-	-
20.8% to 21.2%	-	-	-	-	-	-	-	-	-	-	-
21.2% to 21.6%	-	-	-	-	-	-	-	-	-	-	-
21.6% to 22.0%	-	-	-	-	-	-	-	-	-	-	-
22.0% to 22.4%	-	-	-	-	-	-	-	-	-	-	-
22.4% to 22.8%	-	-	-	-	-	-	-	-	-	-	-
22.8% to 23.2%	-	-	-	-	-	-	-	-	-	-	-
23.2% to 23.6%	-	-	-	-	-	-	-	-	-	-	-
23.6% to 24.0%	-	-	-	-	-	-	-	-	-	-	-
24.0% to 24.4%	-	-	-	-	-	-	-	-	-	-	-
24.4% to 24.8%	-	-	-	-	-	-	-	-	-	-	-
24.8% to 25.2%	-	-	-	-	-	-	-	-	-	-	-
25.2% to 25.6%	-	-	-	-	-	-	-	-	-	-	-
25.6% to 26.0%	-	-	-	-	-	-	-	-	-	-	-
26.0% to 26.4%	-	-	-	-	-	-	-	-	-	-	-
26.4% to 26.8%	-	-	-	-	-	-	-	-	-	-	-
26.8% to 27.2%	-	-	-	-	-	-	-	-	-	-	-
27.2% to 27.6%	-	-	-	-	-	-	-	-	-	-	-
27.6% to 28.0%	-	-	-	-	-	-	-	-	-	-	-
28.0% to 28.4%	-	-	-	-	-	-	-	-	-	-	-
28.4% to 28.8%	-	-	-	-	-	-	-	-	-	-	-
28.8% to 29.2%	-	-	-	-	-	-	-	-	-	-	-
29.2% to 29.6%	-	-	-	-	-	-	-	-	-	-	-
29.6% to 30.0%	-	-	-	-	-	-	-	-	-	-	-
Average interest rate (percent)	5.05	5.11	5.30	5.06	-	5.16	4.76	5.06	4.98	5.14	4.53
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required	1,585	1,377	519	203	74	129	144	172	227	112	148
Real estate taxes included in payment	550	471	246	68	17	51	32	53	24	48	79
Monthly	586	459	243	64	16	48	30	51	23	46	77
Quarterly	1	1	-	1	-	1	-	-	-	-	-
Semiannual	2	2	-	-	-	-	-	1	1	-	-
Annual	3	3	-	1	1	-	1	1	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment	8	6	3	2	-	2	1	-	-	-	2
Real estate taxes not included in payment	967	900	271	133	56	77	112	118	203	63	67
Monthly	759	697	256	92	35	57	75	73	148	53	62
Quarterly	70	68	4	22	12	10	18	16	6	2	2
Semiannual	101	101	5	16	8	8	15	23	37	5	-
Annual	22	21	2	2	-	2	3	4	8	2	1
Other	4	3	1	-	-	-	-	1	1	-	1
Not reporting frequency of payment	11	10	3	1	1	-	1	1	3	1	1
Not reporting tax payment requirements	8	6	2	2	1	1	-	1	-	1	2
No principal payments required	54	52	3	3	-	3	5	5	32	4	2
Monthly	16	15	3	-	-	-	2	3	7	-	1
Quarterly	4	4	-	1	-	1	-	1	2	-	-
Semiannual	23	22	-	2	-	2	1	1	17	1	1
Annual	5	5	-	-	-	-	-	-	2	3	-
Other	1	1	-	-	-	-	-	-	1	-	-
Not reporting frequency of payment	5	5	-	-	-	-	2	-	3	-	-
Not reporting principal payment requirements	21	18	7	4	1	3	1	3	2	1	3
No regular payments required	30	27	4	4	3	1	1	4	11	3	3
Reporting debt and value	1,597	1,448	530	209	77	132	148	180	264	117	149
JUNIOR MORTGAGE											
First mortgage only	853	765	320	93	37	56	52	94	147	59	88
First and junior mortgage	32	27	10	1	1	-	-	6	7	3	5
With first mortgage, not reporting on junior mort- gage	712	656	200	115	39	76	96	80	110	55	56
RELATION OF DEBT TO VALUE											
Value of property (dollars)	10,001,000	9,174,700	3,269,500	1,419,600	539,200	880,400	1,162,600	1,178,100	1,478,200	566,700	826,300
Average value (dollars)	6,252	6,336	5,169	6,792	-	6,670	7,555	6,545	5,599	5,698	5,546
Debt on first and junior mortgages (dollars)	6,149,300	5,556,900	2,141,000	761,700	282,300	479,400	689,200	685,000	855,600	424,400	592,400
Percent of value of property	61.5	60.6	65.5	53.7	-	54.5	59.3	58.1	57.9	63.7	71.7
Average debt (dollars)	3,851	3,888	4,040	3,644	-	3,632	4,657	3,806	3,241	3,627	3,976
Debt on first mortgage (dollars)	6,109,700	5,520,100	2,127,900	756,700	277,300	479,400	689,200	678,700	845,200	422,400	589,600
Percent of value of property	61.1	60.2	65.1	53.3	-	54.5	59.3	57.6	57.2	63.4	71.4
Average debt (dollars)	3,825	3,812	4,015	3,621	-	3,632	4,657	3,771	3,202	3,610	3,957

Table 2c.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE CITY OF ST. PAUL: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	1,468	1,428	523	894	6	45
Total first mortgage outstanding debt..... (dollars)	5,669,800	5,510,100	2,202,700	3,286,900	20,500	159,200
Total annual mortgage payment..... (dollars)	702,140	692,487	294,410	395,678	2,404	9,653
Average first mortgage outstanding debt..... (dollars)	3,862	3,872	4,212	3,677	-	-
Average value of property..... (dollars)	6,212	6,204	6,213	6,195	-	-
Average annual estimated rental value..... (dollars)	665	665	678	659	-	-
Average annual mortgage payment..... (dollars)	478	487	563	443	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.4	12.6	13.4	12.0	-	-
Value of property.....	7.7	7.8	9.1	7.1	-	-
Estimated annual rental value.....	71.9	73.2	83.7	67.1	-	-
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	1,262	1,248	517	726	5	14
Average first mortgage outstanding debt..... (dollars)	3,957	3,952	4,228	3,757	-	-
Average value of property..... (dollars)	6,013	6,006	6,210	5,860	-	-
Average annual estimated rental value..... (dollars)	648	647	672	629	-	-
Average annual mortgage payment..... (dollars)	495	497	566	448	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.5	12.6	13.4	11.9	-	-
Value of property.....	8.2	8.3	9.1	7.6	-	-
Estimated annual rental value.....	76.4	76.8	84.2	71.3	-	-
Monthly mortgage payment—						
Under \$10.....	2	1	-	1	-	1
\$10 to \$14.....	17	14	-	13	1	8
\$15 to \$19.....	16	14	-	14	-	2
\$20 to \$24.....	65	64	7	57	-	1
\$25 to \$29.....	143	140	33	107	-	3
\$30 to \$39.....	461	459	175	282	2	2
\$40 to \$49.....	264	264	133	131	-	-
\$50 to \$59.....	161	159	82	75	2	2
\$60 to \$74.....	83	83	57	26	-	-
\$75 to \$99.....	28	28	15	13	-	-
\$100 and over.....	22	22	15	7	-	-
Average monthly mortgage payment..... (dollars)	41.23	41.41	47.15	37.35	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	206	175	6	168	1	31
Average first mortgage outstanding debt..... (dollars)	3,281	3,301	-	3,329	-	-
Average value of property..... (dollars)	7,480	7,614	-	7,545	-	-
Average annual estimated rental value..... (dollars)	776	788	-	790	-	-
Average annual mortgage payment..... (dollars)	378	413	-	418	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.5	12.5	-	12.6	-	-
Value of property.....	5.1	5.4	-	5.5	-	-
Estimated annual rental value.....	48.7	52.4	-	52.9	-	-

## MORTGAGES—HOMES BUILT 1935 TO 1940

Table 1.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties.....	4,702	4,278	691	778	575	203	612	340	1,087	770	424
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness.....	4,215	3,917	614	710	532	178	581	328	982	702	398
Under \$500.....	926	881	122	144	105	39	3	19	500	93	45
\$500 to \$999.....	498	446	126	83	54	19	13	15	176	83	52
\$1,000 to \$1,499.....	355	318	86	60	43	11	18	12	89	53	37
\$1,500 to \$1,999.....	368	337	59	57	47	10	55	23	68	75	31
\$2,000 to \$2,499.....	493	453	76	73	52	21	101	40	49	114	40
\$2,500 to \$2,999.....	441	408	50	92	63	29	95	61	26	84	33
\$3,000 to \$3,999.....	686	645	58	121	93	28	180	74	50	162	41
\$4,000 to \$4,999.....	308	297	23	53	38	15	32	61	12	66	11
\$5,000 to \$5,999.....	92	85	7	20	15	5	19	18	7	14	7
\$6,000 to \$7,499.....	35	35	6	5	4	1	10	4	5	5	-
\$7,500 to \$9,999.....	10	10	-	2	2	-	4	1	-	3	-
\$10,000 to \$14,999.....	3	2	1	-	-	-	1	-	-	-	1
\$15,000 to \$19,999.....	-	-	-	-	-	-	-	-	-	-	-
\$20,000 and over.....	-	-	-	-	-	-	-	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate.....	4,410	4,058	656	750	555	195	595	333	990	734	352
Under 4.0%.....	45	43	4	8	6	2	4	-	7	20	2
4.0%.....	126	123	22	27	24	3	20	17	24	13	3
4.1% to 4.4%.....	2	2	-	-	-	-	-	1	-	1	-
4.5%.....	715	445	41	105	73	32	107	66	11	115	270
4.6% to 4.9%.....	1	1	-	-	-	-	-	1	-	-	-
5.0%.....	1,210	1,176	122	264	199	65	299	121	107	263	34
5.1% to 5.4%.....	21	21	3	3	3	-	7	2	2	4	-
5.5%.....	301	280	48	41	29	12	62	47	7	75	21
5.6% to 5.9%.....	1	1	-	1	1	-	-	-	-	-	-
6.0%.....	1,494	1,478	243	186	139	47	91	62	705	191	16
6.1% to 6.4%.....	-	-	-	-	-	-	-	-	-	-	-
6.5%.....	11	11	5	-	-	-	-	-	1	5	-
6.6% to 6.9%.....	1	1	-	-	-	-	-	-	-	1	-
7.0%.....	107	103	60	6	4	2	2	5	13	17	4
7.1% to 7.4%.....	19	19	16	-	-	-	-	-	-	3	-
7.5%.....	3	3	2	-	-	-	-	-	-	1	-
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	353	351	90	109	77	32	3	11	113	25	2
Average interest rate..... (percent).....	5.56	5.63	6.03	5.62	5.58	5.71	5.09	5.24	6.06	5.34	4.70
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required.....	4,238	3,905	656	711	528	183	593	333	896	716	333
Real estate taxes included in payment.....	2,071	1,908	237	371	260	111	486	263	111	440	163
Monthly.....	1,982	1,829	228	358	249	109	475	257	87	424	153
Quarterly.....	2	2	-	-	-	-	-	-	1	1	-
Semiannual.....	2	2	-	1	-	1	-	-	1	-	-
Annual.....	23	22	1	1	1	-	-	-	18	2	1
Other.....	2	2	-	1	-	1	-	-	1	-	-
Not reporting frequency of payment.....	60	51	8	10	10	-	11	6	3	13	9
Real estate taxes not included in payment.....	2,112	1,949	412	328	259	69	105	66	771	267	163
Monthly.....	1,797	1,649	392	267	209	58	92	63	598	237	148
Quarterly.....	29	29	3	6	5	1	2	-	14	4	-
Semiannual.....	33	32	2	11	9	2	3	-	12	4	1
Annual.....	192	184	5	34	27	7	5	3	124	13	8
Other.....	17	17	-	4	3	1	1	-	10	2	-
Not reporting frequency of payment.....	44	38	10	6	6	-	2	-	13	7	6
Not reporting tax payment requirements.....	55	48	7	12	9	3	2	4	14	9	7
No principal payments required.....	150	140	19	29	21	8	7	3	59	23	10
Monthly.....	90	81	16	11	10	1	7	2	28	17	9
Quarterly.....	5	5	-	3	1	2	-	-	1	1	-
Semiannual.....	2	2	-	-	-	-	-	-	2	-	-
Annual.....	44	43	3	9	8	1	-	1	25	5	1
Other.....	7	7	-	4	-	4	-	-	3	-	-
Not reporting frequency of payment.....	2	2	-	2	2	-	-	-	-	-	-
Not reporting principal payment requirements.....	170	92	15	12	6	6	10	2	34	19	78
No regular payments required.....	144	141	1	26	20	6	2	2	98	12	3
Reporting debt and value.....	4,210	3,912	614	708	532	176	580	328	981	701	298
JUNIOR MORTGAGE											
First mortgage only.....	742	714	109	175	127	48	179	81	100	70	28
First and junior mortgage.....	44	38	4	10	9	1	9	3	7	5	6
With first mortgage, not reporting on junior mort- gage.....	3,424	3,160	501	523	396	127	392	244	874	626	264
RELATION OF DEBT TO VALUE											
Value of property..... (dollars).....	13,225,700	12,354,100	1,671,400	2,399,900	1,793,600	606,800	2,720,700	1,361,400	1,724,000	2,476,700	871,600
Average value..... (dollars).....	3,141	3,158	2,722	3,390	3,371	3,445	4,691	4,151	1,757	3,533	2,925
Debt on first and junior mortgages..... (dollars).....	8,193,200	7,646,100	977,600	1,429,000	1,068,200	360,800	1,761,900	956,700	884,000	1,636,900	547,100
Percent of value of property.....	61.9	61.9	58.5	59.5	59.6	59.5	64.8	70.8	51.3	66.1	62.8
Average debt..... (dollars).....	1,946	1,955	1,592	2,018	2,008	2,050	3,038	2,917	901	2,385	1,836
Debt on first mortgage..... (dollars).....	8,171,800	7,627,500	975,900	1,424,700	1,064,200	360,500	1,756,700	954,700	882,200	1,633,300	544,300
Percent of value of property.....	61.8	61.7	58.4	59.4	59.3	59.5	64.6	70.1	51.2	65.9	62.4
Average debt..... (dollars).....	1,941	1,950	1,589	2,012	2,000	2,048	3,029	2,911	899	2,380	1,827

Table 2.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	3,643	3,526	1,782	1,717	27	117
Total first mortgage outstanding debt..... (dollars)	7,380,900	7,254,100	5,052,800	2,164,800	36,500	126,800
Total annual mortgage payment..... (dollars)	1,092,561	1,081,079	647,867	424,094	9,118	11,482
Average first mortgage outstanding debt..... (dollars)	2,026	2,057	2,835	1,261	-	1,084
Average value of property..... (dollars)	3,223	3,260	4,150	2,349	-	2,104
Average annual estimated rental value..... (dollars)	359	363	466	257	-	235
Average annual mortgage payment..... (dollars)	300	307	364	247	-	98
Percent which annual mortgage payment represents of—						
First mortgage debt.....	14.8	14.9	12.8	19.6	-	9.1
Value of property.....	9.3	9.4	8.8	10.5	-	4.7
Estimated annual rental value.....	83.6	84.5	77.9	96.2	-	41.7
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	3,394	3,320	1,762	1,535	23	74
Average first mortgage outstanding debt..... (dollars)	2,102	2,120	2,858	1,282	-	-
Average value of property..... (dollars)	3,273	3,296	4,175	2,296	-	-
Average annual estimated rental value..... (dollars)	366	369	469	255	-	-
Average annual mortgage payment..... (dollars)	305	309	365	243	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	14.5	14.6	12.8	19.0	-	-
Value of property.....	9.3	9.4	8.7	10.6	-	-
Estimated annual rental value.....	83.2	83.7	7.8	95.6	-	-
Monthly mortgage payment—						
Under \$10.....	300	259	23	235	1	41
\$10 to \$14.....	439	429	64	362	3	10
\$15 to \$19.....	411	403	148	257	3	8
\$20 to \$24.....	521	518	312	199	7	3
\$25 to \$29.....	548	544	346	195	3	4
\$30 to \$39.....	739	735	561	170	4	4
\$40 to \$49.....	267	264	214	50	-	3
\$50 to \$59.....	103	102	59	42	1	1
\$60 to \$74.....	40	40	26	14	-	-
\$75 to \$99.....	15	15	12	3	-	-
\$100 and over.....	11	11	2	8	1	-
Average monthly mortgage payment..... (dollars)	25.40	25.73	30.42	20.28	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	249	206	20	182	4	43
Average first mortgage outstanding debt..... (dollars)	992	1,047	-	1,084	-	-
Average value of property..... (dollars)	2,546	2,685	-	2,794	-	-
Average annual estimated rental value..... (dollars)	257	270	-	275	-	-
Average annual mortgage payment..... (dollars)	234	273	-	278	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	23.6	26.1	-	25.6	-	-
Value of property.....	9.2	10.2	-	9.9	-	-
Estimated annual rental value.....	90.7	101.1	-	101.1	-	-

## MORTGAGES—HOMES BUILT 1935 TO 1940

Table 1.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE STATE: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties	18,844	17,261	3,006	4,532	3,416	1,116	1,097	1,201	4,682	2,743	1,383
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness	17,575	16,378	2,748	4,397	3,322	1,075	1,081	1,166	4,432	2,554	1,197
Under \$500	1,545	1,490	137	263	205	58	1	83	821	185	55
\$500 to \$999	1,196	1,142	258	194	146	48	5	51	485	149	54
\$1,000 to \$1,499	1,029	975	256	173	131	42	7	51	366	106	54
\$1,500 to \$1,999	1,012	955	250	150	130	50	11	47	300	138	76
\$2,000 to \$2,499	1,227	1,143	255	247	194	53	20	72	360	189	84
\$2,500 to \$2,999	1,357	1,248	244	347	283	64	23	78	312	250	108
\$3,000 to \$3,999	3,433	3,123	492	965	725	239	103	204	736	623	310
\$4,000 to \$4,999	3,059	2,797	391	1,019	699	320	186	226	497	478	252
\$5,000 to \$5,999	1,810	1,687	236	569	439	130	207	161	271	243	123
\$6,000 to \$6,999	1,050	997	115	258	217	41	238	107	158	121	53
\$7,500 to \$9,999	489	490	70	89	80	9	153	55	66	47	9
\$10,000 to \$14,999	302	294	21	67	56	11	105	34	46	21	8
\$15,000 to \$19,999	46	45	2	12	9	3	16	2	10	3	1
\$20,000 and over	20	20	1	8	7	1	6	-	4	1	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate	17,963	16,771	2,940	4,449	3,359	1,090	1,077	1,176	4,467	2,662	1,192
Under 4.0%	128	126	5	21	19	2	4	3	72	21	2
4.0% to 4.4%	572	566	40	141	119	22	63	64	261	97	6
4.4% to 4.8%	12	11	1	5	4	1	-	-	-	5	1
4.8% to 5.2%	3,641	2,662	153	1,205	819	386	392	187	213	512	979
5.2% to 5.6%	5	5	1	1	1	-	2	-	1	1	-
5.6% to 6.0%	5,947	5,819	724	1,772	1,434	338	438	439	1,381	1,065	128
6.0% to 6.4%	43	43	10	11	10	1	5	-	3	14	-
6.4% to 6.8%	880	862	180	210	165	45	108	97	117	155	18
6.8% to 7.2%	4	4	3	1	1	-	-	-	-	-	-
7.2% to 7.6%	5,307	5,260	1,438	830	590	240	63	349	1,897	683	47
7.6% to 8.0%	5	5	2	-	-	-	-	1	2	-	-
8.0% to 8.4%	90	89	58	5	3	2	1	2	9	14	1
8.4% to 8.8%	30	30	21	3	2	1	-	-	1	5	-
8.8% to 9.2%	405	404	119	63	51	12	3	13	167	39	1
9.2% to 9.6%	45	44	43	1	1	-	-	-	-	-	1
9.6% to 10.0%	10	9	5	2	2	-	-	-	1	1	1
10.0% and over	-	-	-	-	-	-	-	-	-	-	-
Average interest rate (percent)	5.36	5.41	5.79	5.19	5.19	5.18	4.88	5.29	5.63	5.24	4.65
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required	15,076	13,905	2,833	3,967	2,965	1,002	1,038	1,014	2,727	2,326	1,171
Real estate taxes included in payment	7,325	6,478	1,134	2,496	1,865	631	337	471	533	1,507	847
Monthly	7,033	6,214	1,092	2,421	1,807	614	325	449	462	1,465	819
Quarterly	23	21	1	5	4	1	3	5	5	2	2
Semiannual	82	77	7	19	13	6	6	11	26	8	5
Annual	36	36	1	6	5	1	-	-	26	3	-
Other	8	8	1	3	3	-	-	-	2	2	-
Not reporting frequency of payment	143	122	32	42	33	9	3	6	12	27	21
Real estate taxes not included in payment	7,601	7,286	1,660	1,452	1,090	362	692	583	2,152	797	315
Monthly	5,972	5,691	1,575	1,105	799	308	492	394	1,496	638	281
Quarterly	175	173	2	38	32	6	66	20	40	7	3
Semiannual	955	946	42	213	179	34	113	101	383	94	9
Annual	279	274	6	54	45	9	8	12	168	26	5
Other	59	58	2	9	8	1	4	9	27	12	1
Not reporting frequency of payment	160	144	33	32	28	4	9	12	38	20	16
Not reporting tax payment requirements	150	141	39	19	10	9	9	10	42	22	9
No principal payments required	2,307	2,279	126	337	265	72	40	145	1,386	295	23
Monthly	295	283	44	45	30	15	7	13	147	27	12
Quarterly	54	54	1	10	7	3	3	6	29	5	-
Semiannual	1,602	1,591	73	220	178	42	27	116	936	219	11
Annual	280	279	7	53	43	10	3	4	178	34	1
Other	30	30	1	2	2	-	-	3	16	8	-
Not reporting frequency of payment	46	42	-	7	5	2	-	3	30	2	4
Not reporting principal payment requirements	380	204	20	41	26	15	3	6	103	31	176
No regular payments required	881	873	27	187	160	27	16	36	516	91	8
Reporting debt and value	17,557	16,361	2,745	4,393	3,320	1,073	1,079	1,165	4,426	2,553	1,195
JUNIOR MORTGAGE											
First mortgage only	9,527	8,946	1,187	2,660	2,287	393	739	671	2,246	1,443	581
First and junior mortgage	783	746	118	86	58	28	90	83	285	84	37
With first mortgage, not reporting on junior mort- gage	7,247	6,669	1,440	1,647	995	652	250	411	1,895	1,026	576
RELATION OF DEBT TO VALUE											
Value of property (dollars)	96,031,800	90,166,400	13,132,700	25,295,100	19,705,000	5,590,100	11,475,500	7,523,000	19,816,200	12,923,900	5,865,400
Average value	5,470	5,511	4,784	5,758	5,935	5,210	10,635	6,458	4,477	5,062	4,904
Debt on first and junior mortgages (dollars)	60,544,000	55,472,400	8,396,400	16,410,200	12,516,900	3,893,300	7,022,400	4,661,900	11,450,400	8,531,100	4,071,600
Percent of value of property	63.0	62.6	63.9	64.9	63.5	69.6	61.2	62.0	57.8	66.0	69.4
Average debt	3,448	3,452	3,059	3,736	3,770	3,628	6,508	4,002	2,587	3,342	3,404
Debt on first mortgage (dollars)	59,764,200	55,728,600	8,284,800	16,309,900	12,441,800	3,868,600	6,908,800	4,577,600	11,194,400	8,453,100	4,035,600
Percent of value of property	62.2	61.8	63.1	64.5	63.1	69.2	60.2	60.8	56.4	65.4	68.8
Average debt	3,404	3,406	3,018	3,713	3,747	3,605	6,403	3,929	2,529	3,311	3,374

Table 2.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR THE STATE: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	14,820	12,717	6,424	6,219	74	2,108
Total first mortgage outstanding debt.....(dollars)	52,138,700	45,627,300	25,766,300	19,689,700	171,300	6,511,400
Total annual mortgage payment.....(dollars)	5,610,385	5,259,851	3,000,286	2,234,919	24,646	350,484
Average first mortgage outstanding debt.....(dollars)	3,518	3,588	4,011	3,166	-	3,096
Average value of property.....(dollars)	5,568	5,481	5,606	5,366	-	6,099
Average annual estimated rental value.....(dollars)	549	543	560	528	-	585
Average annual mortgage payment.....(dollars)	379	414	467	359	-	167
Percent which annual mortgage payment represents of—						
First mortgage debt.....	10.8	11.5	11.6	11.4	-	5.4
Value of property.....	6.8	7.5	8.3	6.7	-	2.7
Estimated annual rental value.....	68.9	76.1	83.5	68.1	-	28.5
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	11,768	11,513	6,322	5,138	53	255
Average first mortgage outstanding debt.....(dollars)	3,490	3,517	4,016	2,916	-	2,281
Average value of property.....(dollars)	5,141	5,161	5,579	4,667	-	4,215
Average annual estimated rental value.....(dollars)	514	616	558	466	-	409
Average annual mortgage payment.....(dollars)	419	424	467	372	-	176
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.0	12.1	11.6	12.8	-	7.7
Value of property.....	8.1	8.2	8.4	8.0	-	4.2
Estimated annual rental value.....	81.5	82.2	83.7	79.9	-	42.9
Monthly mortgage payment—						
Under \$10.....	597	489	51	429	9	108
\$10 to \$14.....	760	713	105	600	8	47
\$15 to \$19.....	755	718	221	495	2	37
\$20 to \$24.....	1,191	1,169	481	678	10	22
\$25 to \$29.....	1,504	1,491	830	653	8	13
\$30 to \$39.....	3,173	3,163	2,169	985	9	10
\$40 to \$49.....	1,793	1,785	1,258	526	1	8
\$50 to \$59.....	973	968	610	356	2	5
\$60 to \$74.....	563	559	353	204	2	4
\$75 to \$99.....	282	282	160	120	2	-
\$100 and over.....	177	176	84	92	-	1
Average monthly mortgage payment.....(dollars)	34.89	35.34	38.94	31.00	-	14.64
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	3,052	1,204	102	1,081	21	1,848
Average first mortgage outstanding debt.....(dollars)	3,627	4,269	3,559	4,356	-	3,209
Average value of property.....(dollars)	7,217	8,534	7,292	8,689	-	6,368
Average annual estimated rental value.....(dollars)	587	806	645	825	-	610
Average annual mortgage payment.....(dollars)	224	314	450	299	-	165
Percent which annual mortgage payment represents of—						
First mortgage debt.....	6.2	7.3	12.3	6.9	-	5.2
Value of property.....	3.1	3.7	6.2	3.4	-	2.6
Estimated annual rental value.....	32.6	38.9	69.8	36.3	-	27.1

## MORTGAGES—HOMES BUILT 1935 TO 1940

Table 1a.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR KANSAS CITY: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties	1,103	978	145	195	156	39	228	184	91	130	130
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness	1,072	955	140	189	151	38	226	184	89	127	117
Under \$500	16	15	1	4	2	2	-	1	8	1	1
\$500 to \$999	13	13	1	3	2	1	-	-	6	3	-
\$1,000 to \$1,499	24	21	2	6	4	2	4	2	4	3	3
\$1,500 to \$1,999	21	16	5	5	2	3	1	2	3	-	2
\$2,000 to \$2,499	40	38	-	13	11	2	4	7	5	9	5
\$2,500 to \$2,999	38	29	5	8	5	3	1	5	2	8	9
\$3,000 to \$3,999	208	180	17	39	36	3	19	52	29	24	28
\$4,000 to \$4,999	253	221	30	49	40	9	37	56	20	29	32
\$5,000 to \$5,999	192	169	37	35	31	4	39	28	5	25	28
\$6,000 to \$6,999	177	157	21	20	14	6	32	20	4	20	10
\$7,000 to \$9,999	66	65	21	3	2	1	29	3	1	3	1
\$10,000 to \$14,999	17	15	-	1	1	-	8	3	2	1	2
\$15,000 to \$19,999	6	5	-	3	1	2	1	-	-	1	1
\$20,000 and over	1	1	-	-	-	-	1	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate	1,081	959	141	191	152	39	227	181	90	129	122
Under 4.0%	4	4	-	-	-	-	-	-	3	1	-
4.0%	21	20	1	4	3	1	3	5	4	3	1
4.1% to 4.4%	-	-	-	-	-	-	-	-	-	-	-
4.5%	228	149	7	27	23	4	56	29	6	24	79
4.6% to 4.9%	-	-	-	-	-	-	-	-	-	-	-
5.0%	433	404	64	82	70	12	115	64	26	58	29
5.1% to 5.4%	3	3	-	1	1	-	1	-	-	1	-
5.5%	186	177	45	42	35	7	34	28	7	21	9
5.6% to 5.9%	-	-	-	-	-	-	-	-	-	-	-
6.0%	193	189	22	32	18	14	17	54	38	26	4
6.1% to 6.4%	1	1	-	-	-	-	-	-	1	-	-
6.5%	3	3	2	-	-	-	1	-	-	-	-
6.6% to 6.9%	1	1	-	1	1	-	-	-	-	-	-
7.0%	5	5	-	1	-	1	-	-	4	-	-
7.1% to 7.4%	-	-	-	-	-	-	-	-	-	-	-
7.5%	-	-	-	-	-	-	-	-	-	-	-
7.6% to 7.9%	-	-	-	-	-	-	-	-	-	-	-
8.0% and over	3	3	-	1	1	-	-	1	1	-	-
Average interest rate (percent)	5.16	5.21	5.30	5.22	5.17	-	5.02	5.28	-	5.16	4.74
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required	1,030	908	141	180	143	37	222	169	72	124	122
Real estate taxes included in payment	555	457	95	107	82	25	80	74	28	77	98
Monthly	531	438	91	102	78	24	78	72	21	72	95
Quarterly	2	2	-	-	-	-	1	1	-	-	-
Semiannual	5	5	1	1	1	-	-	-	-	-	-
Annual	-	-	-	-	-	-	-	-	2	1	-
Other	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment	17	14	4	4	3	1	1	1	-	4	3
Real estate taxes not included in payment	467	444	43	72	60	12	139	94	49	47	23
Monthly	360	340	37	46	36	10	118	65	36	38	20
Quarterly	15	14	-	3	3	-	4	5	-	2	1
Semiannual	74	72	3	20	19	1	18	21	10	5	2
Annual	6	6	-	1	1	-	1	1	3	-	-
Other	2	2	-	1	1	-	-	-	-	1	-
Not reporting frequency of payment	10	10	3	1	1	-	3	2	-	1	-
Not reporting tax payment requirements	8	7	2	1	1	-	3	1	-	-	1
No principal payments required	45	44	1	9	8	1	3	13	13	5	1
Monthly	5	5	-	-	-	-	-	2	3	-	-
Quarterly	1	1	-	-	-	-	-	-	-	-	-
Semiannual	34	33	1	8	7	1	2	11	7	4	1
Annual	5	5	-	1	1	-	1	-	2	1	-
Other	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment	-	-	-	-	-	-	-	-	-	-	-
Not reporting principal payment requirements	15	8	2	3	2	1	1	1	-	1	7
No regular payments required	13	13	1	3	3	-	2	1	6	-	-
Reporting debt and value	1,071	954	139	189	151	38	226	184	89	127	117
JUNIOR MORTGAGE											
First mortgage only	368	322	39	75	58	17	45	81	31	51	46
First and junior mortgage	159	154	25	12	3	9	62	30	9	16	5
With first mortgage, not reporting on junior mort- gage	544	478	75	102	90	12	119	73	49	60	66
RELATION OF DEBT TO VALUE											
Value of property (dollars)	7,705,400	6,986,500	1,006,500	1,295,900	1,026,700	269,200	2,135,500	1,246,200	502,100	800,300	719,900
Average value (dollars)	7,196	7,323	7,241	6,857	6,799	-	9,449	6,773	-	6,302	6,153
Debt on first and junior mortgages (dollars)	5,265,500	4,756,400	724,500	803,500	628,100	175,400	1,495,400	845,200	298,400	579,400	509,100
Percent of value of property	68.8	68.1	73.0	62.0	61.2	70.0	70.0	67.8	-	72.4	70.7
Average debt (dollars)	4,916	4,966	5,284	4,231	4,160	-	6,617	4,593	-	4,562	4,351
Debt on first mortgage (dollars)	5,088,800	4,568,900	699,800	793,900	627,200	166,700	1,416,900	18,600	292,500	562,700	504,700
Percent of value of property	66.0	65.6	69.5	61.3	61.1	66.3	65.7	-	-	70.3	70.1
Average debt (dollars)	4,751	4,805	5,081	4,201	4,154	-	6,269	4,449	-	4,431	4,314



Table 2a.—PAYMENTS ON FIRST MORTGAGES ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, IN RELATION TO DEBT, VALUE, AND ESTIMATED RENTAL, BY TYPE OF REQUIRED PAYMENTS, FOR KANSAS CITY: 1940

[Data in this table restricted to 1-family properties with first mortgages requiring regular monthly, quarterly, semiannual, or annual payments, and for which all of the following were reported: Value of property, first mortgage outstanding debt, estimated monthly rental value, and type and amount of regular required payment. Average and percent not shown where base is less than 100]

SUBJECT	1-family mortgaged properties	PRINCIPAL PAYMENT REQUIRED ON FIRST MORTGAGE				No principal payment required on first mortgage
		Total	Real estate tax included	Real estate tax not included	Not reporting tax payment requirement	
REGULAR PAYMENTS REQUIRED (Monthly, Quarterly, Semiannual, or Annual)						
Reporting debt, value, and rent.....	929	888	460	423	5	41
Total first mortgage outstanding debt.....(dollars).....	4,288,600	4,146,900	2,048,400	2,069,300	29,200	141,700
Total annual mortgage payment.....(dollars).....	530,649	522,728	267,698	251,442	3,588	7,921
Average first mortgage outstanding debt.....(dollars).....	4,616	4,670	4,453	4,892	-	-
Average value of property.....(dollars).....	6,968	6,971	6,238	7,751	-	-
Average annual estimated rental value.....(dollars).....	746	746	687	810	-	-
Average annual mortgage payment.....(dollars).....	571	589	582	594	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.4	12.6	13.1	12.2	-	-
Value of property.....	8.2	8.4	9.3	7.7	-	-
Estimated annual rental value.....	76.6	78.9	84.7	73.4	-	-
REGULAR MONTHLY PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	800	795	454	388	3	5
Average first mortgage outstanding debt.....(dollars).....	4,694	4,704	4,468	5,011	-	-
Average value of property.....(dollars).....	6,794	6,811	6,235	7,585	-	-
Average annual estimated rental value.....(dollars).....	732	734	686	797	-	-
Average annual mortgage payment.....(dollars).....	585	587	584	591	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	12.5	12.5	13.1	11.8	-	-
Value of property.....	8.6	8.6	9.4	7.8	-	-
Estimated annual rental value.....	79.9	80.1	85.1	74.1	-	-
Monthly mortgage payment—						
Under \$10.....	9	8	1	7	-	1
\$10 to \$14.....	7	6	4	2	-	1
\$15 to \$19.....	14	12	7	5	-	2
\$20 to \$24.....	11	11	6	5	-	-
\$25 to \$29.....	36	36	18	18	-	-
\$30 to \$39.....	166	165	94	70	1	1
\$40 to \$49.....	192	192	107	85	-	-
\$50 to \$59.....	171	171	108	63	-	-
\$60 to \$74.....	132	132	84	46	2	-
\$75 to \$99.....	44	44	20	24	-	-
\$100 and over.....	18	18	5	13	-	-
Average monthly mortgage payment.....(dollars).....	48.74	48.94	48.65	49.25	-	-
REGULAR QUARTERLY, SEMIANNUAL, OR ANNUAL PAYMENTS REQUIRED						
Reporting debt, value, and rent.....	129	93	6	85	2	36
Average first mortgage outstanding debt.....(dollars).....	4,137	-	-	-	-	-
Average value of property.....(dollars).....	8,046	-	-	-	-	-
Average annual estimated rental value.....(dollars).....	828	-	-	-	-	-
Average annual mortgage payment.....(dollars).....	487	-	-	-	-	-
Percent which annual mortgage payment represents of—						
First mortgage debt.....	11.8	-	-	-	-	-
Value of property.....	6.1	-	-	-	-	-
Estimated annual rental value.....	58.8	-	-	-	-	-

## MORTGAGES—HOMES BUILT 1935 TO 1940

Table 1b.—HOLDER OF FIRST MORTGAGE ON 1-FAMILY NONFARM PROPERTIES BUILT 1935 TO 1940, BY OUTSTANDING DEBT, INTEREST RATE, TYPE OF PAYMENTS, JUNIOR MORTGAGE, AND RELATION OF DEBT TO VALUE, FOR THE KANSAS CITY, MO.-KANSAS CITY, KANS. METROPOLITAN DISTRICT: 1940

[Instructions to enumerators specified that the reported interest rate was not to include fees or charges which were in addition to the regular interest rate. Average and percent not shown where base is less than 100]

OWNER-OCCUPIED MORTGAGED PROPERTIES, BY SUBJECT	Total	Reporting holder of first mortgage	Building and loan associa- tion	COMMERCIAL & SAVINGS BANKS			Life insurance company	Mortgage company	Individual	Other	Holder not reported or erro- neously reported
				Total	Commer- cial bank	Savings bank					
1-family mortgaged properties.....	4,356	3,904	876	652	492	160	612	368	711	685	452
OUTSTANDING INDEBTEDNESS ON FIRST MORTGAGE											
Reporting indebtedness.....	4,126	3,736	843	625	470	155	602	363	666	637	390
Under \$500.....	309	303	32	52	39	13	1	9	179	30	6
\$500 to \$999.....	248	236	50	36	24	12	4	12	105	29	12
\$1,000 to \$1,499.....	229	212	58	46	28	18	4	9	80	15	17
\$1,500 to \$1,999.....	209	188	75	41	25	16	4	7	38	23	21
\$2,000 to \$2,499.....	299	276	92	43	28	15	9	19	59	54	23
\$2,500 to \$2,999.....	325	291	111	49	35	14	8	18	38	67	34
\$3,000 to \$3,999.....	779	698	202	104	85	19	68	82	85	157	81
\$4,000 to \$4,999.....	730	641	106	110	92	18	138	90	49	149	89
\$5,000 to \$5,999.....	525	457	63	78	67	11	159	68	21	68	68
\$6,000 to \$7,499.....	305	278	30	45	36	10	127	34	8	38	27
\$7,500 to \$9,999.....	119	111	25	14	8	6	52	10	2	8	8
\$10,000 to \$14,999.....	86	33	-	2	2	-	24	3	2	2	3
\$15,000 to \$19,999.....	12	11	-	4	1	3	3	2	-	2	1
\$20,000 and over.....	1	1	-	-	-	-	1	-	-	-	-
INTEREST RATE ON FIRST MORTGAGE											
Reporting interest rate.....	4,213	3,816	863	630	475	155	603	362	686	672	397
Under 4.0%.....	18	17	1	2	1	1	-	-	12	2	1
4.0%.....	70	67	3	11	7	4	15	12	16	10	3
4.1% to 4.4%.....	2	2	-	-	-	-	2	-	-	-	-
4.5%.....	744	467	43	95	82	13	137	63	14	115	277
4.6% to 4.9%.....	-	-	-	-	-	-	-	-	-	-	-
5.0%.....	1,239	1,164	157	185	148	37	326	115	91	290	75
5.1% to 5.4%.....	27	25	2	5	5	-	8	2	1	8	1
5.5%.....	378	364	87	69	54	15	85	43	27	53	14
5.6% to 5.9%.....	1	1	-	-	-	-	-	1	-	-	-
6.0%.....	1,572	1,549	516	237	158	79	28	120	467	181	23
6.1% to 6.4%.....	1	1	-	-	-	-	-	-	1	-	-
6.5%.....	19	18	10	2	1	1	2	-	3	1	1
6.6% to 6.9%.....	3	3	1	1	1	-	-	-	-	-	-
7.0%.....	82	82	29	8	4	4	-	4	34	7	-
7.1% to 7.4%.....	-	-	-	-	-	-	-	-	-	-	-
7.5%.....	5	4	2	-	-	-	-	-	1	1	1
7.6% to 7.9%.....	-	-	-	-	-	-	-	-	-	-	-
8.0% and over.....	52	51	12	15	14	1	-	2	19	3	1
Average interest rate..... (percent).....	5.40	5.47	5.75	5.45	5.41	5.58	4.98	5.31	5.82	5.26	4.74
TYPE AND FREQUENCY OF PAYMENTS ON FIRST MORTGAGE											
Principal payments required.....	4,092	3,698	864	616	463	153	602	343	593	670	404
Real estate taxes included in payment.....	2,287	1,962	421	361	267	94	376	175	131	498	325
Monthly.....	2,213	1,895	405	349	257	92	364	172	119	487	317
Quarterly.....	3	3	-	1	1	-	1	1	-	-	-
Semiannual.....	9	9	1	4	3	1	-	1	2	1	-
Annual.....	4	4	-	-	-	-	-	-	4	-	-
Other.....	-	-	-	-	-	-	-	-	-	-	-
Not reporting frequency of payment.....	58	50	15	7	6	1	11	1	6	10	8
Real estate taxes not included in payment.....	1,775	1,701	437	249	192	57	223	166	457	169	74
Monthly.....	1,561	1,491	418	205	156	49	189	121	411	147	70
Quarterly.....	33	31	6	6	6	-	11	7	4	3	2
Semiannual.....	125	123	3	30	24	6	19	32	27	12	2
Annual.....	22	22	2	5	3	2	1	3	10	1	-
Other.....	7	7	-	2	2	-	-	1	2	2	-
Not reporting frequency of payment.....	27	27	14	1	1	-	3	2	3	4	-
Not reporting tax payment requirements.....	30	25	6	6	4	2	3	2	5	3	5
No principal payments required.....	114	108	6	14	11	3	5	17	59	7	6
Monthly.....	33	29	5	3	2	1	-	3	17	1	4
Quarterly.....	2	2	-	-	-	-	-	-	1	-	-
Semiannual.....	62	61	1	10	8	2	1	-	80	4	1
Annual.....	12	12	-	1	1	-	-	-	9	1	-
Other.....	2	2	-	-	-	-	-	-	1	1	-
Not reporting frequency of payment.....	3	2	-	-	-	-	1	-	1	-	1
Not reporting principal payment requirements.....	83	42	3	13	11	2	2	4	14	6	41
No regular payments required.....	67	66	3	9	7	2	3	4	45	2	1
Reporting debt and value.....	4,122	3,733	842	624	470	154	602	363	666	636	389
JUNIOR MORTGAGE											
First mortgage only.....	1,869	1,739	280	274	189	85	311	182	308	384	130
First and junior mortgage.....	228	215	47	21	10	11	65	34	19	29	13
With first mortgage, not reporting on junior mort- gage.....	2,025	1,779	515	329	271	58	226	147	339	223	245
RELATION OF DEBT TO VALUE											
Value of property..... (dollars).....	22,205,400	20,094,700	3,918,400	3,368,300	2,556,700	811,600	5,125,000	2,310,700	2,067,600	3,304,700	2,110,700
Average value..... (dollars).....	5,387	5,383	4,654	5,398	5,440	5,270	8,513	6,366	3,105	5,196	5,426
Debt on first and junior mortgages..... (dollars).....	14,690,000	13,171,500	2,617,800	2,116,200	1,623,300	492,900	3,462,700	1,527,400	1,189,000	2,258,400	1,518,500
Percent of value of property.....	66.2	65.5	66.8	62.8	63.5	60.7	67.6	66.1	57.5	68.3	71.9
Average debt..... (dollars).....	3,564	3,528	3,109	3,391	3,454	3,201	5,752	4,208	1,785	3,551	3,904
Debt on first mortgage..... (dollars).....	14,457,900	12,948,900	2,566,800	2,094,800	1,610,800	484,000	3,377,600	1,499,200	1,176,500	2,234,000	1,509,000
Percent of value of property.....	65.1	64.4	65.5	62.2	63.0	59.6	65.9	64.9	56.9	67.6	71.5
Average debt..... (dollars).....	3,507	3,469	3,048	3,357	3,427	3,143	5,611	4,180	1,767	3,513	3,279